

DOMINION BUREAU OF STATISTICS

R. H. COATS, LL.D., F.R.S.C., F.S.S. (Hon.)
Dominion Statistician.

M. C. MACLEAN, M.A., F.S.S.
Chief of Social Analysis.

REPRINTED FROM VOLUME XIII, SEVENTH CENSUS OF CANADA, 1931

Census Monograph No. 8

Housing in Canada

(A study based on the Census of 1931 and supplementary data)

by

HAROLD F. GREENWAY

Published by the Authority of
THE HON. JAMES A. MACKINNON, M.P., Minister of Trade and Commerce



OTTAWA
EDMOND CLOUTIER
PRINTER TO THE KING'S MOST EXCELLENT MAJESTY
1941



PREFACE

This monograph is one of a series based primarily upon 1931 Census statistics, although census data have been supplemented to a considerable extent by other materials, some primary and some secondary in character. The introductory historical sections have been prepared mainly from secondary sources. The entire lack of any comprehensive treatment of Canadian housing from an historical viewpoint seemed sufficient justification for this brief review. The subsequent analysis, which is purely quantitative, has not the precision and completeness which can be obtained only from intensive surveys of housing. It is believed, however, that the comparisons and measurements which are offered should serve as a useful background for the results of more exhaustive surveys in small areas. Perspective may be obtained for problems related to such broad headings as crowding, tenure and types of dwellings.

The monograph has been planned and prepared by Mr. H. F. Greenway, M.A., under the general direction of Mr. M. C. MacLean, M.A., Census Analyst. Miss Marion Richards, B.A., and Mr. R. E. Moffat, B.A., have contributed materially to the preparation of the statistical analysis, and Mr. Roland Lavoie gave invaluable aid in locating much of the historical information presented. The monograph was edited by Miss B. J. Stewart, B.A., and the charts were drawn by Mr. J. W. Delisle.

R. H. COATS,
Dominion Statistician.

MARCH 29, 1939.

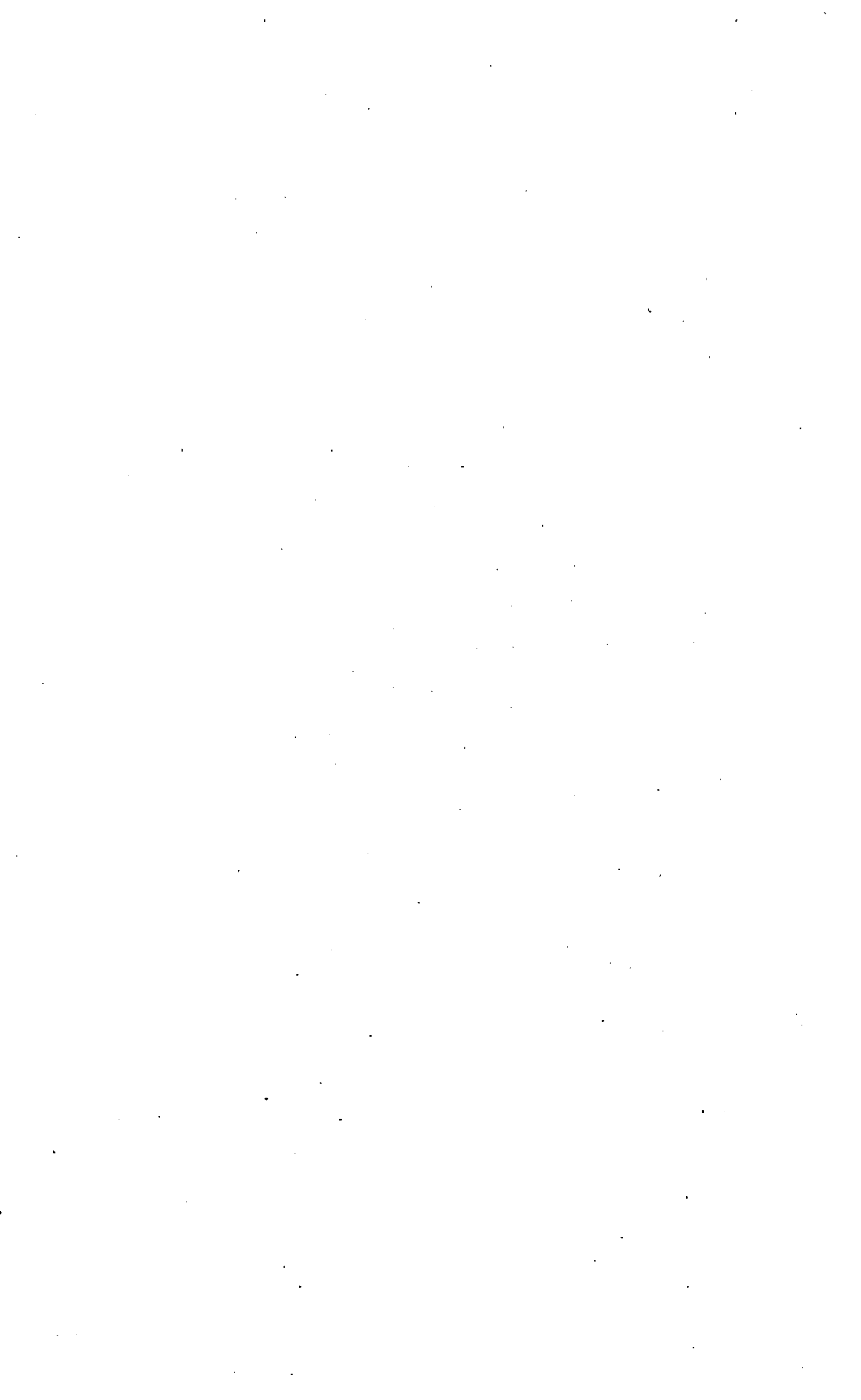


TABLE OF CONTENTS

CHAPTER	PAGE
Preface.....	3
Summary.....	11
PART I	
Introduction.....	19
Historical	
I—The First Homes of Canada.....	21
Introductory—Essential similarity of pioneer homes in different areas—The homes of New France—Houses in Upper Canada—The first homes of Western Canada.	
II—Housing Development in Urban Areas.....	26
The growth of cities—Epidemics among immigrants—Speculation in land—Improvements in standards of living accommodation.	
III—Social Aspects of Urban Housing.....	32
Effects of high land values—Effects of instability of population in small centres—Organized efforts for improvement.	
Statistical Analysis	
Definitions.....	39
Dwelling house—Census family—The home—Single house—Semi-detached house—Apartment house—Row or terrace—Flat house—Room—Rent—Value of the owned home—Earnings—Median earnings—Quartile earnings—Inter-quartile range of earnings.	
IV—Description of Canadian Homes.....	41
Size.....	41
Provincial, rural-urban and owner-tenant comparisons of rooms per household—Summary.	
Materials of Construction.....	42
Factors affecting choice of materials—Regional differences in typical materials.	
Types of Dwellings.....	44
Proportions of various types—Building ratios of apartments to total dwellings—Rooms per dwelling in relation to type—Household composition in relation to type of dwelling.	
V—The Adequacy of Canadian Housing Accommodation.....	51
Trends in rooms per person—Provincial, rural-urban and owner-tenant comparisons of rooms per person—Distribution of population in urban homes—Number of children per household as a crowding factor—Crowding in low rental homes—Tenure and household type in relation to crowding—Rooms per person in different types of dwellings—Conclusions.	
VI—Urban Earnings and Housing Accommodation.....	60
Introductory—Average family earnings—The relative purchasing power of earnings—Quartile distribution of family earnings—Distribution of households according to earnings—Average earnings of owner and tenant households—Quartile earnings of owner and tenant households—Size, earnings and rooms per person for tenant families below the first earnings quartile—Distribution of owner and tenant households according to earnings—Supplementary family earnings—Earnings in relation to adequacy of accommodation—Earnings and rentals—Rooms per person and rent per room at progressive earnings levels—Earnings in relation to the value of owned homes.	
VII—Tenure.....	90
Proportions of owners and tenants—Changes in owner-tenant ratios, 1921-1931—Characteristics of households related to tenure—Characteristics of owner family heads—The lodging population—Conclusions.	

TABLE OF CONTENTS—Con.

PART I—Con.

Statistical Analysis—Con.

CHAPTER		PAGE
VIII—Rentals.....	Introductory—Rental trends—Factors affecting rental levels—A cross-section of rentals in 1931—Housing facilities of tenant homes—Summary and Conclusions.	103
IX—The Value of Urban Owned Homes.....	Distribution according to value—Values of homes owned by family heads in different occupational groups—Relationships between rentals of tenants and estimated rental values of owned homes—Analysis of shelter costs in relation to income and buying costs of homes for 473 Civil Service families.	116
Supplementary Studies		
X—Urban Wage-Earner Family Housing, 1938.....	Introduction—Conveniences of owned and rented dwellings of urban wage-earner families—Adequacy of accommodation—Factors affecting tenure—Rent in relation to family earnings and income.	126
XI—The Housing of Relief Families, 1936.....	Size of relief families in relation to city average number of persons per family—Evidence of crowding among relief tenant families—Rent levels among relief families.	137

PART II

TABLES

Rooms per Household

Table 1—Percentage distribution of households according to number of rooms occupied, rural and urban, Canada and provinces, and cities of 30,000 population and over, 1931.....	142
---	-----

REFERENCES TO OTHER TABLES SHOWING CROSS-ANALYSES BY ROOMS PER HOUSEHOLD

Types of Dwellings.....	Table 7—Number per household of persons, children and rooms, and number of rooms per person, by type of dwelling, Canada, provinces and cities of 30,000 population and over, 1931..	148
Rural-Urban and Owner-Tenant Comparisons.....	Table 8—Number of households, number per household of persons, children and rooms, and number of rooms per person, by tenure, rural and urban, Canada and provinces, 1931.....	149
	Table 9—Number of households, number per household of persons, children and rooms, and number of rooms per person, by tenure, rural and urban, Canada and provinces, 1931.....	150
Household Composition and Accommodation.....	Table 10—Composition and accommodation of households according to size, Montreal, Toronto and Winnipeg, 1931.....	151
Type of Household and Monthly Rental.....	Table 24—Number of persons per household, rooms per household and rooms per person, by monthly rental paid and type of household, cities of 30,000 population and over, 1931.....	165

Materials of Construction

Table 2—Number of dwellings and percentage distribution according to material of construction, Canada and provinces, 1891-1931.....	143
Table 3—Number of dwellings and percentage distribution according to material of construction, rural and urban, Canada and provinces, and cities of 30,000 population and over, 1931 and 1921.....	144

TABLE OF CONTENTS—Con.

PART II—Con.

TABLES—Con.

Types of Dwellings

	PAGE
Table 4—Numerical distribution of households according to type of dwelling, rural and urban, Canada and provinces, and cities of 30,000 population and over, 1931.	145
Table 5—Percentage distribution of households according to type of dwelling, rural and urban, Canada and provinces, and cities of 30,000 population and over, 1931.	146
Table 6—Percentage distribution of population in households according to type of dwelling, rural and urban, Canada and provinces, and cities of 30,000 population and over, 1931.....	147
Table 7—Number per household of persons, children and rooms, and number of rooms per person, by type of dwelling, Canada, provinces and cities of 30,000 population and over, 1931.....	148

Adequacy of Housing Accommodation

Table 8—Number of households, number per household of persons, children and rooms, and number of rooms per person, by tenure, rural and urban, Canada and provinces, 1931.....	149
Table 9—Number of households, number per household of persons, children and rooms, and number of rooms per person, by tenure, cities of 30,000 population and over, 1931.....	150
Table 10—Composition and accommodation of households according to size, Montreal, Toronto and Winnipeg, 1931.....	151
Table 11—Numerical and percentage distribution of the population according to number of rooms per person, Montreal, Toronto and Winnipeg, 1931.....	152

REFERENCES TO OTHER TABLES SHOWING CROSS-ANALYSES BY ROOMS PER PERSON

Types of Dwellings.....	Table 7—Number per household of persons, children and rooms, and number of rooms per person, by type of dwelling, Canada, provinces and cities of 30,000 population and over, 1931..	148
Household Composition and Tenure.....	Table 14—Households, persons and children per household, and rooms per person for specified types of households, by tenure, Canada, provinces and cities of 30,000 population and over, 1931.....	154
Lodging Population and Tenure.....	Table 20—Households, private families, persons, lodgers, persons and children in families of heads of households, persons per household and rooms per person, in hotels, rooming houses, etc., Canada and provinces, 1931.....	159
Household Composition and Monthly Rental.....	Table 24—Number of persons per household, rooms per household and rooms per person, by monthly rental paid and type of household, cities of 30,000 population and over, 1931..	165
Average Monthly Earnings and Rental.....	Table 25—Number of rooms and average monthly earnings per person in tenant households, by monthly rental paid, cities of 30,000 population and over, 1931.....	168

Tenure

Table 12—Numerical and percentage distribution of households, by tenure, rural and urban by size groups, Canada and provinces, 1931.....	152
Table 13—Numerical and percentage distribution of households, by tenure, cities of 30,000 population and over, 1931.....	153

TABLE OF CONTENTS—Con.

PART II—Con.

TABLES—Con.

Tenure—Con.

	PAGE
Table 14—Households, persons and children per household, and rooms per person for specified types of households, by tenure, Canada, provinces and cities of 30,000 population and over, 1931.....	154
Table 15—Percentage owners form of each age group and percentage age distribution of owners, Canada and provinces, rural and urban, 1931.....	156
Table 16—Percentage owners form of total urban household heads and percentage owners form of each occupational group, Canada and provinces, 1931.....	156
Table 17—Number of homes and percentage distribution according to occupational status of head and tenure of home, Canada, provinces and cities of 30,000 population and over, 1931.....	157
Table 18—Percentage owners form of family heads, by conjugal condition of head, rural and urban, Canada and provinces, 1931.....	158
Table 19—Percentage owners form of family heads, by birthplace of head, rural and urban, Canada and provinces, 1931.....	158
Table 20—Households, private families, persons, lodgers, persons and children in families of heads of households, persons per household and rooms per person, in hotels, rooming houses, etc., Canada and provinces, 1931.....	159
Table 21—Individual lodgers and lodging families, by type of household and tenure, rural and urban, Canada and provinces, and cities of 30,000 population and over, 1931.....	160

REFERENCES TO OTHER TABLES SHOWING CROSS-ANALYSES BY TENURE

Household Composition and Accommodation.....	Table 8—Number of households, number per household of persons, children and rooms, and number of rooms per person, by tenure, rural and urban, Canada and provinces, 1931.....	149
	Table 9—Number of households, number per household of persons, children and rooms, and number of rooms per person, by tenure, cities of 30,000 population and over, 1931.....	150
	(See also all tables under headings Rentals and Value of Owned Homes).	

Rentals

Table 22—Numerical and percentage distribution of urban tenant households, by monthly rental paid and type of household, Canada and provinces, 1931.....	162
Table 23—Numerical and percentage distribution of tenant households, by monthly rental paid and type of household, cities of 30,000 population and over, 1931.....	163
Table 24—Number of persons per household, rooms per household and rooms per person, by monthly rental paid and type of household, cities of 30,000 population and over, 1931.....	165
Table 25—Number of rooms and average monthly earnings per person in tenant households, by monthly rental paid, cities of 30,000 population and over, 1931....	168
Table 26—Average monthly earnings per tenant household with wage-earner head, by monthly rental paid, cities of 30,000 population and over, 1931.....	168
Table 27—Average number of children per tenant household, by monthly rental paid, cities of 30,000 population and over, 1931.....	168

REFERENCES TO OTHER TABLES SHOWING CROSS-ANALYSES BY RENTALS

Urban Owner-Tenant Comparisons.....	Table 31—Percentage distribution of urban homes, by monthly rental and tenure, urban by size groups and cities of 30,000 population and over, 1931.....	171
-------------------------------------	---	-----

TABLE OF CONTENTS—Con.

PART II—Con.

TABLES—Con.

Value of Owned Homes

	PAGE
Table 28—Numerical and percentage distribution of urban owned homes, by intervals of value, urban by size groups, Canada and provinces, 1931.....	169
Table 29—Numerical and percentage distribution of owned homes, by intervals of value, cities of 30,000 population and over, 1931.....	170
Table 30—Numerical and percentage distribution of urban owned homes, by value of home and occupational status of head, 1931.....	170
Table 31—Percentage distribution of urban homes, by monthly rental and tenure, urban by size groups and cities of 30,000 population and over, 1931.....	171
Table 32—Relation of annual housing costs to income and buying costs for 473 Civil Service family homes, 1930-31.....	172

Summary

Table 33—Summary of housing statistics, cities of 30,000 population and over, 1931....	173
--	-----

LIST OF CHARTS

Size of Household

Chart 1—Percentage distribution of Canadian households according to number of rooms occupied, 1931.....	42
---	----

Materials of Construction

Chart 2—Percentages of dwellings in rural and urban areas according to materials of construction, 1931.....	43
---	----

Types of Dwellings

Chart 3—Percentages of households according to type of dwelling occupied, Canada and provinces, 1931.....	45
Chart 4—Average number of rooms per person in different types of dwellings, Canada and provinces and cities of 30,000 population and over, 1931.....	47
Chart 5—Average number of children per household in different types of dwellings, cities of 30,000 population and over, 1931.....	49

Rooms per Person

Chart 6—Average number of rooms per person, Canada and provinces, rural and urban, and cities of 30,000 population and over, 1931.....	53
--	----

Earnings

Chart 7—Annual average earnings per household and annual average earnings per person, for specified cities, 1931 and 1936.....	62
Chart 8—Quartile family earnings values, for specified cities, 1931 and 1936.....	65
Chart 9—Percentages of families at specified earnings levels, for specified cities, 1931 and 1936.....	66
Chart 10—Percentages of owner and tenant families at specified earnings levels, for specified cities, 1931.....	71
Chart 11—Percentages of families with more than one wage-earner at progressive earnings levels, for specified cities, 1931.....	74
Chart 12—Levels of (1) tenant earnings per person and (2) rent per room, as rooms per person increase, Three Rivers, Hamilton and Regina, 1931.....	78
Chart 13—Rent as a percentage of tenant family earnings at progressive earnings levels, for specified cities, 1931 and 1936.....	83
Chart 14—Family earnings as a percentage of the value of owned homes at progressive earnings levels, for specified cities, 1931.....	88

TABLE OF CONTENTS—Con.

LIST OF CHARTS—Con.

Tenure

	PAGE
Chart 15—(1) Rural-Urban Owner Comparisons—Percentages of rural and urban households living in owned homes, Canada and the provinces, 1931; (2) Urban Owner Comparisons, 1921 and 1931—Percentages of households living in owned homes, cities of 30,000 population and over, 1921 and 1931.....	91
Chart 16—Tenant-Owner Comparisons—Percentages of tenant and owner households according to type of household, cities of 30,000 population and over, 1921 and 1931.....	94
Chart 17—Rooms per Person—Average number of rooms per person, cities of 30,000 population and over, 1931, for one-family and multiple-family households, owners and tenants.....	96
Chart 18—Children per Family—Average number of children per family in one-family and multiple-family households, cities of 30,000 population and over, 1931.....	97
Chart 19—Attributes of Home Owners and Relationship of Occupational Status to Ownership—Percentages of urban families living in owned homes classified according to (1) specified attributes of family heads, Canada, 1931, and (2) occupational status of head, by provinces, 1931.....	99

Rentals

Chart 20—Index numbers of rentals, value of residential contracts awarded and the physical volume of business, 1919-1936.....	105
Chart 21—Percentages of urban tenant households within specified monthly rental limits, Canada and the provinces, 1931.....	107
Chart 22—Percentages of tenant households within specified monthly rental levels, cities of 30,000 population and over, 1931.....	108
Chart 23—Average number of rooms per person according to monthly rental, cities of 30,000 population and over, 1931.....	111
Chart 24—Average number of rooms per household according to monthly rental, cities of 30,000 population and over, 1931.....	112

Value of Owned Homes

Chart 25—(1) Percentages of owned homes according to 1931 value, cities of 30,000 population and over and (2) provincial totals for urban centres under 30,000 and over 30,000 population.....	118
Chart 26—Percentages of urban owned homes according to value, for specified occupational groups, 1931.....	119
Chart 27—Estimated rental value of owned homes compared with actual tenant rentals for total urban, urban under 30,000 population and urban 30,000 population and over, 1931.....	121
Chart 28—Estimated rental value of owned homes compared with actual tenant rentals for cities of 30,000 population and over, 1931.....	122
Chart 29—(1) Annual cash housing costs of 473 owners, 1931, as a percentage of annual income; (2) annual income of 473 owners, 1931, as a percentage of buying costs of homes; (3) annual cash housing costs of 473 owners as a percentage of buying costs of homes, 1931.....	124

SUMMARY

THE FIRST HOMES OF CANADA

Wherever wood was available, the log cabin or shanty almost invariably was the type of home built by the earliest Canadian settlers and there was little difference in the essential characteristics of these dwellings from one area to another. On the Prairies the sod house provided a noteworthy variation due to the absence of wooded areas. Progress in the early settlements was rapid, the one-room shanty in Central* Canada often being replaced by stone or brick structures within a single generation. In other areas, frame dwellings predominated even in the later stages of development. The nineteenth century witnessed a great change in the homes of Canada brought about by more abundant supplies of building materials, better transportation facilities and the rapid growth of cities. Concentrations of population necessitated greater emphasis on water supply, sanitation, fire prevention and communication systems.

HOUSING DEVELOPMENT IN URBAN AREAS

The principal urban development in Canada came after 1850, with Montreal, Quebec and Toronto being the only cities having more than 30,000 persons at that time. Growth was retarded by devastating epidemics among the poorly equipped immigrants and by feverish speculation in land values. Improvements in homes and living conditions came slowly at first but rapid progress was made between 1880 and 1914.

Modern underground sewage disposal systems did not completely replace the old open sewer until about 1900.

Effective horse-drawn fire fighting equipment came into general use between 1880 and 1890, about the same time as the telegraph fire alarm, while automotive apparatus was adopted later, between 1910 and 1920.

Modern municipal water systems existed in nearly all of Canada's principal cities by 1900, about one hundred years after the first private water supply company undertook to pipe water into the homes of Montreal.

Stoves had replaced fireplaces by 1850 but satisfactory hot-air furnaces did not come into general use until after 1880.

The invention of the tungsten filament incandescent electric lamp in 1911 greatly extended the use of electric lighting which had already largely replaced gas illumination over a decade earlier. The first gas lighting installation in Canada was made in Montreal in 1837.

The use of steam in both water and land transportation during the first half of the nineteenth century greatly facilitated the movement of merchandise and thereby contributed materially to higher living standards. Of even greater importance to urban dwellers has been the building of city and radial electric railways giving a much greater mobility to urban dwellers. These systems have been in operation in all the larger cities of Canada since 1900.

More recently, housing improvement has centred again upon innovations in actual construction technique which had been almost dormant for a period of fifty years. Efforts are being directed towards the production of lighter and more airy structures, designed to provide more actual living space in smaller and less expensive types of buildings. The pre-fabricated home, manufactured upon a mass production basis, has been the latest development in this direction.

SOCIAL ASPECTS OF URBAN HOUSING

Abnormal land values resulting from speculation, heavy taxation and a rapid inflow of central European immigrants have contributed to the formation of overcrowded slum areas in the larger Canadian cities and to the building of cheap unsatisfactory homes in scattered suburbs. The inadequacy of housing accommodation became so serious after the War that the Federal Government twice investigated the problem and attempted to ameliorate conditions by rendering

* Now Ontario and Quebec.
75833--24

financial aid. Provincial and municipal efforts in this direction have not been extensive, although private and semi-public bodies have endeavoured to rouse public opinion by investigating and reporting upon slum conditions and housing shortages in a few of the larger cities. While informed opinion has come to general agreement that satisfactory low cost housing accommodation cannot be provided by private enterprise, this conclusion has not yet been followed by any concerted action to provide public assistance.

DESCRIPTION OF CANADIAN HOMES

Size.—Nearly 60 p.c. of all Canadian households in 1931 lived in homes ranging from four to seven rooms, while about 20 p.c. lived in less than four rooms and approximately the same proportion in eight rooms or more. The most representative number of rooms per household was six. Of Canada's 2,252,729 households, 18.2 p.c. were accommodated in homes of this size, which approximated the Dominion average of 5.6 rooms per household. The average number of rooms per urban household was 5.8, slightly above the rural average of 5.5 which was reduced by the small number of rooms characteristic of farm homes in the Prairie Provinces. Owned homes were consistently larger than rented homes in both rural and urban areas, the Dominion averages being 6.1 and 5.0 rooms per household, respectively.

Materials of Construction.—Over 86 p.c. of Canadian rural homes in 1931 were of frame construction, but the proportion in urban areas was much smaller. Among cities of over 30,000, it ranged from 4.9 p.c. for Toronto to 90.6 p.c. for Halifax. Wood was characteristic of the Maritimes, while brick and stone were prevalent in Quebec and Ontario. In cities of the four Western Provinces, the proportion of frame dwellings ranged from 67.4 p.c. in Regina to 88.1 p.c. in Edmonton, with brick and stucco accounting for most of the remainder.

Types of Dwellings.—Single houses accommodated 96 p.c. of rural and 59 p.c. of urban households. Of the remaining urban households, 26 p.c. lived in flats and apartments, 11 p.c. in semi-detached houses, 3 p.c. in rows or terraces, and less than 1 p.c. in hotels and rooming houses. The number of rooms per household was consistently largest for single houses and was successively smaller for semi-detached houses, rows or terraces and apartments or flats. Children formed 51.1 p.c. of the average Canadian household living in single houses, 47.7 p.c. in apartments and flats, 47.5 p.c. in semi-detached houses and 46.8 p.c. in rows or terraces.

The popularity of apartments increased materially in the decade after the War and in 1928 the value of apartment contracts awarded amounted to 26.4 p.c. of all residential building contracts. This percentage fell to 3.8 in 1933 and had mounted again to 14.2 for 1938.

THE ADEQUACY OF CANADIAN HOUSING ACCOMMODATION

The average number of rooms per person in Canada is estimated to have increased from 1.07 in 1891 to 1.27 in 1931. Although one room per person is considered satisfactory, there was at least 25 p.c. of the population in Canadian cities of over 30,000 living in less than one room per person in 1931 and in some cities the proportion was probably over 40 p.c. The clearest evidence of urban crowding was shown for tenants paying \$15 or less per month in rent. A marked degree of crowding apparently existed also in the rural districts of the Prairie Provinces, as indicated by the following rural average numbers of rooms per person: Manitoba 0.93, Saskatchewan 0.84, and Alberta 0.88. More than average numbers of children were associated with crowding only where incomes were relatively low. There appeared to be little relationship between the type of dwelling and the average number of rooms per person.

URBAN EARNINGS AND HOUSING ACCOMMODATION

Averages of annual earnings samples in 14 cities in 1931 ranged from \$1,379 to \$1,934 per family. Corresponding 1936 averages for Prairie cities showed declines of approximately \$450 per family. The commonest 1931 earnings level in these cities was between \$1,200 and \$1,600, a range which usually included between 20 and 23 p.c. of families sampled.

Variations in living standards were greater than differences in earnings levels. Living costs in some cities were relatively high, while the average level of earnings was not correspondingly high.

When family earnings were arranged in order of magnitude and divided into four equal groups, the boundary line between earnings of the lowest and second lowest groups (first quartile) was usually between 35 and 40 p.c. below the middle level of earnings (median). In the upper half, the dividing line between earnings of the third and fourth groups (third quartile) was commonly about 45 p.c. higher than the middle earnings level.

Earnings in 1931 averaged about \$400 per year higher for owner families than for those of tenants. Actual averages centred around \$1,700 for owner families and around \$1,300 for tenants.

Although tenant families were approximately the same size as owner families below the first earnings quartile, tenant averages for rooms per person and earnings per person were materially lower than corresponding owner averages and both tenant and owner averages pointed to the prevalence of inadequate housing accommodation in this group.

There was more than one wage-earner in approximately one out of every five families sampled. The proportion was higher in owner than in tenant families and increased in progressive earnings groups up to \$3,000.

The proportion of tenant families with less than one room per person in samples for different cities ranged from 15 to 41 p.c. and from 9 to 39 p.c. for owner families.

Earnings per person and rent per room for tenant families increased as rooms per person increased. Averages of earnings per person and rent per room for families with more than one room per person were sharply higher than for families with less than one room per person. There was convincing evidence of a close relationship between the amount of earnings and adequacy of accommodation.

City average proportions of tenant-family earnings spent on rent ranged from 19 p.c. to 27 p.c. in 1931. Proportions of tenant-family earnings devoted to rents declined in progressive earnings groups but there was evidence of greater emphasis upon housing in earnings groups between \$800 and \$1,600 per annum than either below or above that range. This appeared in the rate of increase in rooms per person and rent per room.

There was much greater variation in proportions of earnings expended in rent by individual families with earnings below \$2,000 than for those with more than this amount. In other words, there appeared to be relatively wider differences in emphasis upon the home among tenant families with less than \$2,000 per annum than among families with larger earnings.

Annual earnings of owner families averaged from 34 to 62 p.c. of the 1931 value of homes in the 14 cities examined. Generally the proportion of owned homes was high when these percentages were high, and vice versa. The lowest proportions of owned homes were found for cities with the lowest rent-earnings ratios.

TENURE

The proportion of owned homes declined between 1921 and 1931, the proportion of home owners to all householders having fallen by 5 p.c. in rural areas and by 3 p.c. in urban areas. Of the 2,252,729 householders enumerated in 1931, 1,362,896 or 60.5 p.c. were owners and 889,833 or 39.5 p.c. were tenants. There was 78.8 p.c. of all rural households in owned homes in contrast with only 45.6 p.c. of urban households. That density of population is an important factor affecting tenure is clearly indicated by the following figures:—

Percentage of Owners in Specified Areas

Rural.....	78.8
Urban under 1,000.....	63.8
Urban 1,000—29,999.....	53.9
Urban 30,000 and over.....	37.2

The average number of persons per household in owned homes was 4.57 as compared with 4.26 in tenant homes, with children accounting for 2.22 and 1.96 persons per household, respectively. The proportion of owners increased progressively in the higher age groups for family heads.

The relationship between occupational status and ownership is indicated by the following percentages which show the proportion of owners classified according to occupation: living on in-

come 71.1 p.c., employers 66.4 p.c., working on own account 56.0 p.c., no occupation* 49.9 p.c., and wage-earners 38.4 p.c. The proportion of owners varied little among families whose heads were born in various parts of Europe and North America but it was appreciably lower for the residual group.

Income appeared to be one of the most important factors affecting tenure although its influences have declined in urban centres.

Lodgers.—Almost 1,000,000 persons were classified as lodgers in 1931. There were 555,606 individual lodgers distributed in 350,155 households and approximately 427,000 persons in 154,000 lodging families. The great majority of these lived in private homes and only a residual proportion in lodging houses, hotels and institutions.

These persons were widely distributed and more prevalent in urban than in rural areas. There were 13.3 p.c. of owner households and 17.4 p.c. of tenant households with one or more individual lodgers, while 7.1 p.c. of owners and 5.1 p.c. of tenants gave shelter to lodging families.

Lodging families averaged 2.7 persons as compared with 4.3 persons for tenant households generally.

RENTALS

The rise in Canadian residential rentals between 1900 and 1913 approximated 70 p.c. and by 1930 they had advanced another 65 p.c. The first major decline on record, amounting to about 25 p.c., came between 1930 and 1934 and was followed by a small increase in the next four years.

The relationship between rentals and building-cost movements prior to 1913 was fairly close but since then rentals have failed to react appreciably to changing building costs. Rentals were affected even less by the volume of new building. In fact, increases in the supply of homes usually have come in times of prosperity when business was good, and increasing supply on such occasions has been accompanied by rising rentals. Conversely, in the depression years, rentals have fallen despite a serious shortage of low cost homes. Income apparently has been the most important factor in rental movements of the past two decades.

The number of tenants paying rentals of \$15 per month or less in 1931 ranged from 22 p.c. of the total in Ontario to 57 p.c. of the total in Prince Edward Island. Typical urban rentals varied widely from between \$10 and \$14 to between \$30 and \$34, depending upon complex combinations of causes. These included differences in the types of dwellings which were most popular, in living standards, in climate and in building costs. Rent per room was generally a moderate amount higher in the Prairie Provinces than elsewhere in Canada.

THE VALUE OF URBAN OWNED HOMES

Nearly 50 p.c. of the value estimates placed by owners on their homes in 1931 ranged between \$1,000 and \$4,000 and less than 30 p.c. exceeded \$5,000. Ownership was generally most prevalent where the proportion of low cost homes was the highest. The proportion of homes worth more than \$4,000 owned by employers approximated 61 p.c. which was considerably higher than for any of the other principal occupational divisions.

The degree of concentration around a central value was much more pronounced for actual tenant rentals than for the estimated rental value of owned homes, which would indicate that home owners were scattered more uniformly than tenants over the different income groups.

A special survey of 473 homes owned by civil servants in 1931 showed that the annual cash outlay for shelter averaged \$463, while the average buying cost of these homes was \$4,174. Cash outlay for shelter amounted to 23.1 p.c. of annual income and 11.1 p.c. of average buying costs.

URBAN WAGE-EARNER FAMILY HOUSING, 1938

Kitchen sinks, inside flush toilets, running water, bathtubs and electric lights were found in a large majority of 1,439 urban wage-earner family dwellings selected upon a random basis of sampling. Racial origin, type of dwelling and tenure, however, appeared related to other

* Includes those who never had a gainful occupation, e.g., widows and married women whose husbands live elsewhere; also those retired from gainful occupation and not living on income.

facilities, including refrigerators, garages, and children's play space. In general, tenant homes were better equipped with conveniences than owner-occupied homes within the family earnings range covered, *i.e.*, \$450 to \$2,500 per year.

Family earnings levels were but slightly related to the prevalence of basic conveniences noted above, but there was a definite correlation between amounts of family earnings and numbers of families with refrigerators, telephones, radios, motor cars and domestic help. This occurred regardless of tenure, type of dwelling, or racial origin.

Wide differences were found in the proportion of earnings devoted to shelter. Within a range of \$50 in annual rental, differences in family earnings of \$1,000 were quite common. The average number of rooms per person moved sharply downward as average numbers of children per family increased, although there was little relationship between numbers of children and family earnings.

The proportion of families living in owned homes increased rapidly at higher family earnings levels and with the age of the father. There was little evidence, however, of relationships between tenure and numbers of children per family, while ownership of motor cars was commoner among home-owners than among tenants.

Ratios of annual rent to income fell from 19.4 p.c. to 15.9 p.c. between family annual income per person ranges of \$100-\$199 and \$600 and over, and advanced from 12.0 p.c. to 23.7 p.c. between annual rental ranges of under \$150 and \$550 and over.

City average rentals from families sampled in the \$800-\$1,199 family earnings range varied from \$169 for Saint John, N.B., to \$299 for Ottawa, Ont. Minimum rentals for self-supporting families were lowest in the Maritimes and in Western Canada.

THE HOUSING OF RELIEF FAMILIES, 1936

Approximately one-fifth of families selected at random from relief households in the five Prairie cities of 30,000 population and over were listed as home owners. Relief households sampled were predominantly 3-, 4- and 5-person families without lodgers.

The average number of rooms per person among relief families in the same five Prairie cities ranged from 0.75 to 0.91 as compared with a range from 0.99 to 1.07 for families earning between \$400 and \$799 a year.

In samples of all tenant families in 1936, from 30 to 35 p.c. of persons lived in homes providing less than one room per person, while among tenant relief families corresponding percentages were between 60 and 70 p.c.

The most typical relief family rental was from \$10 to \$14 per month, but a considerable proportion of families lived in homes renting from \$15 to \$24 per month. Both rooms per household and rooms per person increased as rentals increased, but there was no substantial corresponding increase in rent per room as in the case of "all tenant" samples. Higher rents among relief families, as might be anticipated, meant greater space rather than qualitative improvements.

NOTE.—Table 33, Part II, page 173, contains a summary of housing statistics for cities of 30,000 population and over.

PART I



ARCHIVAL BUREAU
OF STATISTICS

MAY 6 1938

PROPERTY OF THE
LIBRARY.

INTRODUCTION

One section of the general schedule for decennial and quinquennial population censuses has been devoted to housing ever since 1871 when this record of Canada's people assumed the proportions of a systematic survey. During the intervening years there have been changes and additions in this section which limited the possibilities of historical comparison to the basic facts of population, numbers of dwellings and summary data on materials of construction. Although this has been more than compensated by the growing possibilities of cross-sectional analysis as the schedule was improved, no summary treatment of housing based upon five or six facts will produce data necessary for a complete statistical treatment. The basic aims which led to the preparation of this monograph were, therefore, of modest proportions. It was planned to collect and present such historical data as were available and to prepare a cross-sectional analysis of 1931 Census housing data in relation to other material bearing upon the general subject of housing accommodation. There was need for such an analysis to serve as a common denominator for intensive local surveys which have appeared in increasing numbers since 1930.

Actual investigation emphasized the paucity of significant historical statistics in contrast with the large body of historical documents dealing with housing. It was decided, therefore, to supplement these meagre statistical data with a brief summary of the evolution of housing in Canada and of some of the problems which have been associated with it.

The analysis of 1931 data may also serve a further purpose, *viz.*, to indicate the type of data of greatest value in statistical analyses of housing problems and thereby serve as a guide to future efforts in this field. Adequacy of accommodation presented the most important and the most difficult subject considered. It was impossible to examine qualitative aspects of crowding from census data except indirectly through reference to earnings and rent. The simple test of rooms per person is obviously inadequate without reference to the size of rooms, age composition of the family, heating, lighting, ventilation, etc. The gap in qualitative data has been partially filled by the material collected in a survey of wage-earner-family living expenditures in 12 cities during the year ended September 30, 1938. This material is presented in Chapter X.

In an attempt to evaluate the relationship between earnings and adequacy, a special sample analysis was made of 1931 Census data reported by approximately 24,000 wage-earner families in 14 cities. This proved most useful and suggested several new angles of approach to other questions noted following. The unwieldy nature of a complete census limits the possibilities of reclassifying data but approximately the same result may be obtained with comparative ease through the medium of samples. The loss of accuracy in such procedure is easily tested and in this case proved to be very slight.

The sample data opened up a new channel of approach to the question of variability in housing standards. Frequency distributions of the percentage of earnings devoted to rent classified according to family earnings and rent groups showed wide differences within individual cities, and the pattern of frequency distributions from city to city also revealed different characteristics.

Another valuable lead to further investigation came from an examination of averages of rooms per person and rent per room at progressive earnings levels. Rates of increase in these two series furnished an important clue to the relationship between earnings and emphasis placed upon housing accommodation. This material suggested that Engel's law in its simple form is not a sufficient description of family expenditure behaviour. It is true that the proportion of earnings devoted to shelter did decline as earnings rose but considerable importance may be attached to the fact that the rate of increase in rooms per person accelerated in the middle earnings groups and then declined in the higher brackets. The same condition also held in some cities with respect to the rate of increase in rent per room.

Analysis of housing supply and demand factors was hampered by an almost total lack of data on unoccupied dwellings prior to 1936. This question, which is in itself one of monograph proportions, was treated briefly in terms of the historical relationships between rents, cost factors and business activity, the historical series most indicative of variability in income. Evidence suggests that increases in income are of more effect in stimulating residential building activity than are reductions in building costs.

The general plan of presentation of data in this monograph is simple. The analytical section has been written around a few housing attributes including materials of construction, rooms and persons per dwelling, tenure, rentals and value of owned homes. Comparative rural and urban data on a provincial basis were examined and separate reference was made to cities of 30,000 population and over.

CHAPTER I

THE FIRST HOMES OF CANADA

Introductory.—The history of housing development in Canada may be divided into two stages. In the first, the pioneer era, attention was devoted mainly to the fundamental problem of providing shelter from the elements for settlers struggling to obtain a livelihood in a new land. In the Maritimes and Central* Canada, this period was drawing to an end between 1830 and 1850, but in the later-settled parts of Western Canada it continued until the turn of the century. Its termination usually coincided with the widespread establishment of planing mills and brick kilns in the newly settled areas. The day of the pioneer in the older provinces, of course, was not entirely over by 1850. New settlers are even yet pushing back the northern frontier and facing conditions only slightly less difficult than those existing one hundred and fifty or even two hundred years ago but transportation facilities now shorten very materially the duration of pioneer development.

The second stage in housing progress may be studied to best advantage in relation to urban expansion. The home builder's concern shifted from the basic need of shelter to considerations of comfort and problems of health created by the dense concentration of population. Very naturally, progress in this direction came first in the more populous centres where wealth had commenced to accumulate and the supply of skilled labour and materials was greatest. An examination of housing in this period, therefore, will be confined largely to urban areas.

Essential Similarity of Pioneer Homes in Different Areas.—The problems of the earliest settlers were similar in nearly all parts of the country and likewise their efforts to provide shelter followed the same pattern with variations dependent mainly upon differences in available materials, equipment and skill. The single-room log cabin or shanty served as the first shelter for most of the pioneer families, and descriptions of its construction differ little from the Maritimes to the Pacific. The early homes of French Canada and the first settlements by the United Empire Loyalists in Upper Canada are described in some detail in the two following sections and, with differences noted for the Prairies and British Columbia, the story for other parts of Canada reveals no essential variation.

The difficulties encountered by settlers pushing into new territories in the late eighteenth and nineteenth centuries were gradually lessened as progress in manufacturing made equipment and materials more plentiful and much less expensive. Glass and nails were still relative luxuries in the first quarter of the nineteenth century and the same was true of stoves. Still later the use of canvas for tents and tar paper for insulating purposes materially lessened the hardships of newcomers.

The Homes of New France.—Canada is indebted to Colbert, the efficient minister of Louis XIV, for its first census but it was confined chiefly to basic population facts and made no mention of dwellings. In 1666, shortly after the Hundred Associates had been deprived of their charter, a systematic census of the St. Lawrence colony was taken to give the home government some definite idea of its size and composition. Records were made of the total white population, the number of families and also of the number of artisans practising various trades. Dwellings in New France were first counted in 1685 but little attention was paid to their physical attributes before 1901. A study of pioneer housing, however, is of unique interest because of its close association with the life of the people. In the early stages of Canadian history, settlers built their own homes and, consequently, these buildings reflected the success of attempts to overcome environment; they revealed something of the character of the builders and the story of their evolution is a valuable commentary on the social and economic progress of the Dominion.

Despite the stone tradition of Normandy and Brittany from whence came most of the first settlers of New France, it is almost certain that stone dwellings were uncommon outside of Quebec city until the first quarter of the eighteenth century. Ship carpenters erected Champlain's

*Now Ontario and Quebec.

famous "Habitation" at Quebec in 1608 and colonists, settling in the next ninety years along the St. Lawrence and adjoining rivers, also built predominantly of wood. Not until the pressure of existence had lessened considerably could the ordinary settler turn his attention to the question of greater comfort. In most cases he faced the problem of wresting from the virgin forest a home and a livelihood with only the crudest of implements. Before erecting his home, he had to clear land upon which to build and then clear more for crops and pasture. He cared for these crops, made practically all of his own furniture and travelled long distances by canoe for supplies. The question of a home was urgent and the walls of a log house (*pièce sur pièce*) could be raised in a day with the help of willing neighbours. It is probable that many of the earlier of these structures would be designated now as one-room log shanties. The typical house of the family which had become well established, however, contained a spacious living room and several small bedrooms. It depended for warmth entirely upon a fireplace which usually consumed large amounts of fuel but generated little heat beyond its immediate vicinity. Benjamin Sulte in his history of French Canada noted that the Quebec Ursuline nunnery in 1643 had four fireplaces which according to the Sister Superior consumed the large total of 175 cords of wood a year.

The axe was all important in the construction of the first homes of New France. The colonist used it to fell, smooth and split the necessary logs and it was employed also to hollow out split logs for the roof. These were placed parallel and overlapping, with first a convex surface upward and next a concave so that every second log acted as a water drain during rain storms. There were few nails used in these first structures as nails were expensive and of limited use in log buildings. Such boards as were utilized had to be cut laboriously from logs with rip-saws.

There is considerable evidence that the *habitants* developed a high degree of skill in the building of the "*pièce sur pièce*." These were built strongly enough to last several generations, the thick walls conserving heat in winter and keeping the interior cool in summer. Shingles gradually supplemented logs and bark on the roofs, and porches were added to the bare exterior. Carless* observed that, in the eighteenth century, "The gallery is as necessary as the living room in the province of Quebec." While many of these buildings presented a bleak unattractive appearance, considerable effort was expended to relieve their drabness. Houses along the St. Lawrence were brightened by regular coats of whitewash which in summer provided a pleasing relief against the vivid green background of the countryside. In some districts, gently sloping and slightly concave roofs added considerably to the appearance of the typical home but more commonly the roof was of the Norman style, steeply sloping and ponderous.

While the establishment of homes did much to develop initiative and independence, it also made apparent the advantages of co-operation. The "raising bee" was an institution as common in New France as in the English-speaking settlements of the Maritimes and Upper Canada. Neighbours gathered and often in the space of one day erected the walls of a new settler's home. The fireplace and chimney were usually built by men with skill in masonry, to be paid back later with labour of another kind. The social life of the colony centred in the home. The large living rooms were the only places in which the pleasure loving *habitants* might gather after the day's toil. There they danced, sang, played games and upon occasion feasted, gathering now in one house and now in another during the long winter evenings when were held their "*veillées du bon vieux temps*."

Another interesting aspect of the housing question is revealed by fragmentary data relating to improvements in equipment and materials. The first settlers in new districts, who carried all their supplies by canoe and packed them on their backs over portages, could bring with them only a few things such as the glass needed for windows and possibly a few nails. Later they transported cast iron stoves in the same way. Before that time, however, local roads along the river fronts made it possible to haul lumber from the primitive saw mills which were established. The first of these employed only a long rip-saw, moved by a hydraulic wheel much as one guides a handsaw, but in time this was replaced by the more efficient circular saw. Thus, along the St. Lawrence, frame houses were common by 1750 and homes of stone were also seen.† Descriptions of the St. Lawrence riverside country in 1749 by Pierre Kalm and in 1832 by Pickering and Catharine Parr Traill do not point to much change during the intervening period. The attainment of reasonable comfort apparently found the *habitant* content with the simple life centering around his home and family.

* Old Manors and Old Houses of the Province of Quebec—Appendix to Benjamin Sulte's *Histoire des Canadiens Français*.
 † Pierre Kalm—*Voyage Dans l'Amérique du Nord*.

Houses in Upper Canada.—The first houses in the area later to become known as Upper Canada were built along the Detroit River some time prior to 1750 by disbanded French soldiers. Their homes were on long strips of land with a narrow river frontage and resembled those of the *habitants* along the St. Lawrence. No further settlement of consequence occurred until the arrival of the western contingent of the United Empire Loyalists many of whom established themselves along Lake Ontario and in the Niagara Peninsula. Coming to this new land in many cases practically without equipment, they were forced to live very primitively until land for crops could be cleared and a livelihood provided. Thoughts were then turned again to the construction of homes more commodious and attractive. Houses along the Ontario lake front and the Upper St. Lawrence were rapidly improved and the pioneer shanty pushed back into the hinterland to shelter incoming settlers. This continuous evolution of homes is well illustrated in the record left by Mrs. Traill* in 1832. Referring to the trip from Montreal to Prescott, she wrote—"I am delighted in travelling along the road with the neatness, cleanliness and comfort of the cottages and farms. The log house and shanty rarely occur, having been supplanted by pretty frame houses, built in a superior style, and often painted white-lead colour or a pale pea green." Thirty years earlier much of this land had known no inhabitants other than roving bands of Indians. A few days after passing along the St. Lawrence, Mrs. Traill turned north along the Ottonabee River and found conditions very different. She describes in some detail a tavern which makes clear the contrast—"The interior of this rude dwelling (a log house) presented no very inviting aspect. The walls were rough unhewn logs, filled between the chinks with moss and irregular pieces of wood to keep out the wind and rain. The unplastered roof displayed the rafters, covered with lichens green, yellow, and grey; above which might be seen the shingles dyed to a fine mahogany red by the smoke which refused to ascend the wide clay and stone chimney. The floor was of earth, which had become hard and smooth through use . . . Besides the various emigrants, men, women and children, that lodged within the walls, the log house had tenants of another description. A fine calf occupied a pen in a corner, some pigs roamed about in company with some half dozen fowls." In Peterborough, a town of considerable size by that time, Mrs. Traill was lodged in a room which she pictured as follows: "Truly it looked like a bird cage rather than a bed chamber. The walls were of lath, unplastered and open so that the cool night breeze blew freshly through the bars and I could see the white frothy water of the rapids of the river dancing in the moonlight as I lay in bed." No doubt this room was to be plastered and finished outside with clap board as were many of the "second" or "third" homes but, in the meantime, pressure for accommodation was so great that it was the best to be obtained even by a traveller of means.

The earliest or "first" homes were nearly all a single room built of logs, often extremely small, in some instances not being more than ten feet long. More commonly, however, they ranged from fifteen to twenty feet in length and from ten to fifteen feet in width. As in New France, the walls of these log homes were often raised in a day by having a "bee" which combined the efforts of nearby neighbours. Finishing the house taxed the settler's ingenuity sternly, for nails were a luxury reserved for roofing, if, indeed, any were available at all. Doorways and windows were frequently cut out of the walls with axes, windows being limited to one or two and sometimes entirely absent. Hinges of wood fashioned by the more skilled craftsmen made it possible to hang doors but in many instances the earliest shanties had only a blanket hung across the entrance. Glass for windows was hard to procure and much that could be obtained was brittle and unserviceable. A loft used for sleeping was often built under sloping roofs sheathed with bark or split poles, hollowed out and overlapped. Lofts were ordinarily entered by means of ladders, sometimes from the outside of the shanty. Chimneys ranged from a hole in the roof cut over a rough stone fire place to solid stone structures built with mortar. Walls were drafty in spite of moss, mud and bark used to fill crevices. Such floors as existed were made from sawn boards, usually of unseasoned lumber which soon warped and had to be relaid. Lack of good lumber also hampered the construction of furniture which was practically all home-made. Beds, a table and benches or rough chairs were the principal items of furniture to be found in the earliest homes. One of the most concise and informative descriptions of the early settler's home is that given by Pickering after his wanderings through the new settlements in 1832.† He wrote—"The settlers in the woods appear to be the most independent and contented people, in their way, I

* *The Backwoods of Canada*—pp. 71, 92 and 93—Catherine Parr Traill.

† Pickering's *Emigrants' Guide to Canada*. Pickering was an English farmer who landed in the United States and travelled north looking for an opportunity to invest a small capital in the new land.

have ever met with; perhaps with only a log house unplastered, containing two rooms, one above and one below, sometimes only one below, with a large open fire place and a log fire. The chimney-back and hearth built of stone picked up about the farm; a board floor unplanned, perhaps hewed only, and sometimes at first, none; doors and gates with wooden hinges. A few articles of common household utensils, two spinning wheels—one for flax and one for wool, with reaves of spun yarn hung around the inside of the house on wooden pegs driven into the logs; an upright churn (women always milk the cows and churn); a gun or rifle; one, two, or more dogs; an oven out of doors at a little distance from the house, sometimes built of clay only, and others of brick or stones often placed on the stump of a tree near the house, and a shed covered with the bark of a tree, or slabs to keep it dry; a yoke of oxen, some young steers, two or three cows, eight or ten sheep, perhaps a horse or 'span,' a sleigh, waggon, plough and harrow, the latter, perhaps, with wooden teeth, form all their riches except the land, and they often raise 100 or 200 bushels of wheat, 80 or 100 of corn, some oats, peas, and perhaps buckwheat and a patch of flax; and fatten three or four hogs, and a cow, or yoke of oxen, besides seven or eight more store pigs, and a sow or two."

It is evident from this description that for some time after the first home was prepared the main efforts of the settlers were devoted to crops and the raising of stock. The settlements of the Niagara Peninsula which Pickering described were not new but the house pictured above was undoubtedly one of the earliest types. Improvements in the home sometimes came gradually, sometimes all at once, with the old house being completely replaced by a new one. As houses became larger, verandahs were added in the French settlements, while colonists of Dutch origin built stoops or porches in front of the entrance under which harness was hung and various implements sheltered. Paint being very expensive, exteriors were carefully whitewashed, presenting very often a neat and trim appearance. Pickering commented particularly on Sovereign's tavern on Talbot Street,* as follows: "It is a good new farm house, with barns and other outbuildings, and a shed for bait travellers' horses under—and all being painted and whitewashed, cut a dashing appearance at a distance; but when you approach you may see that it is only a Canadian or I might have said an American tavern, with some of its windows broken, and the holes stopped with fragments of old clothes." The relative dearth of commodities and the small amount of money circulating seriously hampered the settlers' efforts to improve their homes and equipment. So far as materials were concerned, wood continued to hold an important place even after brick became generally available. Wood was not looked upon as an inferior building material. Guillet notes that brick was used occasionally in the closing years of the eighteenth century† but it was not employed extensively until thirty or forty years later. The use of stone was largely confined to areas such as that around Kingston where natural supplies of good building stone existed. Although occasional instances of excellent craftsmanship still remain, the first frame houses were far from perfect. They kept out neither the cold of winter nor the heat of summer but later development and improvement in this type of dwelling showed that very serviceable frame homes could be constructed. A novel feature which became prevalent around the middle of the nineteenth century was the elaborate and ornate fret work which appeared on verandahs and roof trimmings. By this time, of course, houses had assumed current day proportions in two and two and one-half storey structures. They were, however, still heated by stoves. The open-front Franklin, so popular in the first quarter of the century, gave way to box stoves and cooking ranges before the furnace finally made its appearance. It is interesting to note that as early as 1825 a considerable number of houses were for rent and presumably a definite tenant class existed. Labourers could secure accommodation in towns for as little as ten shillings per month, while wages for skilled labour were often 6 shillings per day. Even this amount for shelter was considered large when judged by rental levels of the time in Britain.‡

The First Homes of Western Canada.—Western development differed slightly from that in the East due chiefly to the scarcity of wooded areas on the Prairies. This situation produced the sod hut§ which did not disappear in some of these parts until well after the beginning of the

* Op. cit.

† *Early Days in Upper Canada*—p. 171—Edwin Guillet.

‡ *Views of Canada and Colonists—1844*—p. 264—J. B. Brown—"Rents in Canada, as is generally known, are somewhat higher than they are in most places in Britain, because there both labour and money bring better returns. One large room, with one or two bed-closets (the kind of accommodation workmen with small families generally shift with at first) may be had in towns of Canada from 10s. to 12s. a month, or from about £6—£7 5s. per year."

§ The description of the sod hut of Western Canada was furnished by Mr J. K. Finlayson, B.S.A., of the Dominion Bureau of Statistics.

twentieth century. It sheltered the early homesteader and not infrequently housed his family also for a few years until he was able to build a frame structure. Its unique character makes the sod house worthy of more than passing mention. Sods were ploughed up in strips about one foot in width from low lying ground. They ranged from two to six inches in thickness depending upon the character of the root growth and were usually cut into lengths of about two feet. Walls were made about three feet thick and their rigidity was increased by driving willow pegs through successive layers of sods. These structures were sometimes quite large but the first bachelor homesteaders' shacks averaged about sixteen feet in length and twelve feet in width. Board floors were laid on rows of poles or dimension lumber and frequently covered a small cellar. Window and door frames were also made of lumber and rough doors fashioned from narrow tongued and grooved lumber. Windows were usually small, the sash being purchased and set within the home-made frames. Construction of the roof varied but one accepted method was to lay poles closely together from the wall to a strong ridge-pole or timber, thus forming a slight gable which facilitated drainage. On these poles willow wands were placed at right-angles. Then came a layer of straw followed by a layer of sod. Such roofs, however, proved to be far from weather-proof and were replaced as soon as possible by boards covered with tarpaper and sod. Well constructed sod houses were heated easily by stoves of various types, the small kitchen range being the most useful general purpose heater. Curtains of sacking or other coarse material were sometimes used to separate small sections from the main room but ordinarily the first sod houses were without partitions of any kind.

The frame shanties of the Prairies were often light affairs which could be shifted from one place to another. The fragility of some of the early dwellings in the West may be illustrated by reference to the first structure built in 1862 upon ground at present in the heart of the city of Winnipeg. The land at the junction of the Red and Assiniboine River tracks was low and exposed, subject to inundation in spring and penetrating winds in winter. Of this building which was a combined residence and store, J. J. Hargrave says:—

"The house was erected upon a perfectly isolated spot, and the hurricanes which sometimes blew across the plains, it was then imagined would beat against the broad sides of the slightly built edifice with such force as would reduce it to its native timbers. But although the house had sometimes to be supported by huge beams propped against it in considerable numbers from the outside, and was believed by its inmates to be by no means a safe abode on a stormy night, the wind proved as powerless to overwhelm as the waters to sap the experimental venture."*

It was some years later before brick was successfully manufactured from Red River clay but by 1890 brick buildings were quite common in Winnipeg.

The heavy forests along the British Columbia coast made the construction of wood dwellings a comparatively simple problem in this area. Even before the advent of the white man, the coastal Indians had evolved wooden structures of several types. Prominent among these was the "semi-subterranean" home of the Salish tribe "formed by a circular excavation, over which a conical roof of timbers was built and covered with earth for warmth. These huts varied from twenty to fifty feet in diameter, and the usual entrance to them was by means of a ladder or notched log passing down through the smoke hole at the apex."† The coastal Indians also built great oblong wooden structures, as much as several hundred feet in length and fifty or sixty feet wide which housed many families. The first white settlers built log cabins or shacks similar to those constructed by settlers in Eastern Canada. The evolution of dwellings in this area has been concisely appraised by Bernard C. Palmer with the critical eye of the architect. Mr. Palmer writes—"The process of development from shack and log cabin to plain frame houses, and on to the more pretentious, but in the majority of cases, ugly buildings commonly referred to as 'mill-cut houses' was practically the same in all the towns. . . . This type of house was not confined to British Columbia alone, and is very familiar to all of us. Fortunately, this being an early development, they were mostly built close to the centre of the towns and have very largely been demolished to give place to commercial buildings."‡

The similarity of houses in different areas, noted above, extended back far beyond the frame house period. It has been discerned quite clearly in the earliest dwellings of French Canada and the first Loyalist homes in Upper Canada, described in the two preceding sections.

* *Red River (From 1861 to 1868)*—p. 307—J. J. Hargrave.

† *Canada and Its Provinces*—Vol. 21, p. 295.

‡ *Development of Domestic Architecture in British Columbia—Journal of the Royal Architectural Institute of Canada*—November 1928—Bernard C. Palmer, L.R.I.B.A.

CHAPTER II

HOUSING DEVELOPMENT IN URBAN AREAS

It has been noted previously that the problems of urban housing development differed materially from those faced by the first settlers. Concentrations of population attracted enterprises, including lumber mills and brick kilns which made basic materials much easier to obtain. Merchants stocked other building requirements, including tools, nails and glass. The supply of labour increased with the growth of population, although it remained relatively scarce throughout the nineteenth century. As it became easier to procure shelter, however, other difficulties arose connected with protection from fire and disease and efforts to improve living standards.

The Growth of Cities.—Before proceeding to examine progress in urban housing, it might be well to review briefly the early growth of the first towns and cities. This, of course, was well advanced in French Canada and the Maritime area before settlement of any kind appeared in Upper Canada and the territory farther west. The population of Quebec City reached 5,000 about 1740, and Montreal attained the same number approximately twenty years later. By 1817 the districts of Halifax and Saint John had passed 5,000 but not until 1831 did York (Toronto) reach this figure. Within the next twenty years immigration to Canada was rapid and Hamilton, Kingston, London and Bytown (Ottawa) all left the 5,000 mark far behind. Western settlement did not come until considerably later and in 1870 the population of Victoria was only 3,270, while the site of Vancouver had not even been surveyed. The district of Winnipeg included only 241 persons, being still relatively small compared to other settlements in the Red River area. Other Prairie settlements, now grown into cities, took form between 1885 and 1900.

Epidemics Among Immigrants.—Early development in Quebec and the Maritimes was much more gradual than in Ontario and farther west, and to some extent Eastern centres escaped abnormal features which characterized Western development. However, the heavy influx of immigrants, particularly between 1800 and 1850 created serious difficulties, of which Quebec had more than its share. The newcomers for the most part were ill-equipped for the ocean journey across the Atlantic and often were grossly misinformed regarding the life which lay ahead. Cholera ravaged the crowded ships and spread to the inhabitants of Quebec City and Montreal. When the settlers landed, there was adequate accommodation neither for the sick nor for those who had survived unharmed the ordeal of the ocean crossing. The record of misery witnessed in these years is appalling when judged by present day standards of sanitation and medical care. Three excerpts quoted below will convey some idea of the conditions which existed. The first written by Bigsby refers to Quebec presumably in the first quarter of the nineteenth century. He said:—

“These poor creatures (immigrants) on landing, creep into any hovel they can, with all their foul things about them. When they are so numerous as to figure in the streets, they are put, I believe, by the Colonial Government, into dilapidated houses, with something like rations, of which latter the worthier portion of the immigrants are apt to see little; they are clutched by the clamorous.

“The filthy and crowded state of the houses, the disgusting scenes going on in them, can only be guessed by a very bold imagination. I have trod the floor of one of such houses, almost over shoes in churned and sodden garbage, animal and vegetable.”*

The effect of cholera ravages in Montreal in 1832 was graphically pictured by Mrs. Traill, who, herself, narrowly escaped death from this disease. She wrote:—

“The cholera had made awful ravages, and its devastating effects were to be seen in the darkened dwellings and mournful habilements of all classes. . . . In some situations whole streets had been nearly depopulated. . . . To no class, I am told, has the disease proved so fatal as to the poorer sort of immigrants. . . . In one house eleven persons died, in another seventeen; a little child seven years old was the only creature left to tell the woeful tale.”†

* The Shoe and Canoe—I. 23—Bigsby—Reprinted in *Canadian Economic Documents*—Vol. II, p. 108—Innis and Lower—University of Toronto Press.

† *The Backwoods of Canada*—pp. 56-7—Catherine Parr Traill.

Although a quarantine was established in 1833 at Grosse Isle, an island about thirty-five miles below Montreal, the ravages were not stamped out for many years. The toll taken by ship fever at Montreal in the serious outbreak of 1847-48 has been described as follows:—

"The year 1847 was the year of the fatal ship fever. . . . Large sheds were erected in a field at Point St. Charles, where the emigrants were conveyed from the ships, the saddest sight being to see the nuns, at the risk of their own lives, carrying the sick women and children in their arms from the ships to the ambulances to be taken to the sheds, the majority to be laid in the trenches in rough deal coffins . . . They (the sheds) formed a large square with a court in the centre where the coffins were piled."*

Although the French Canadian population was able to resist these epidemics much more successfully than the immigrants themselves, deep resentment was created by the unfortunate manner in which immigration was handled. Ontario was not stricken as severely by the epidemic which beset the lower province but inadequate accommodation appreciably increased the death toll also in the upper settlements where the rigours of the new life bore heavily upon the exhausted immigrants. Later, in Western Canada, the inrush of settlers between 1885 and 1910 did not produce a recurrence of disease outbreaks but it did create a serious condition of crowding and the absence of adequate building regulations led to the establishment of very low housing standards among the unassimilated Central European population.

Speculation in Land.—Another general consideration contributing to abnormal urban development, more especially in Ontario and the Western Prairies was a fever of another type—the recurrence of speculative booms. These were very common in areas being opened up by the railways. John Howison found many examples of ungoverned speculative fever in his journeys through Upper Canada (Ontario) in the early 1800's. He commented upon one instance as follows:—

"About twelve miles above the mouth of the Thames, I passed a spot called the town of Chatham. It contains only one house and a sort of church; but a portion of the land there has been surveyed into building lots, and these being now offered for sale have given the place a claim to the appellation of a town. There are many towns like Chatham in Upper Canada, and almost all of them have originated from the speculations of scheming individuals. Often while surveying these embryo towns, have I been shown particular spots of ground that were to be reserved for universities, hospitals, churches, etc., although not even a hovel had yet been erected within the precincts of the anticipated city."†

The boom era in Western Canada followed the opening of a railway connecting Winnipeg with lines in the United States in 1879. From 1880 to 1885 the population increased from about 8,000 to 25,000 before a temporary reaction occurred. Land booms followed the railway across the Prairies and speculation in land became rampant. Embued, no doubt, with the buoyant optimism of the period, F. A. Talbot in 1911 wrote, speaking more particularly of the far West:—

"Dense forest to-day, tents next week, wooden frame houses the following month, masonry buildings a year later, a healthy town in five years, a full-blown hustling city in ten years, with tramways, telephones and what not. Within a quarter of a century land grows so scarce and costly in the heart of the centre that the sky-scraper has to be brought into vogue."‡

Such overstatement may produce a smile thirty years later, but it was sufficiently plausible bait to offer real estate speculators in that day. Western towns were laid out accordingly with the result that when the rapid acceleration in immigration ceased, the existing population had to bear taxation for the maintenance of streets and public utility equipment far in excess of existing needs. This has undoubtedly interfered with the natural course of subsequent development and has tended to discourage the ownership of homes.

Improvements in Standards of Living Accommodation.—Such factors as unregulated immigration and violent speculation in land values are, of course, related to the actual physical characteristics of homes only indirectly. The nature of immigration tended to lower living standards generally and contributed to the growth of slum areas, while high land values forced prospective owners to invest abnormally large amounts on home sites at the expense of the houses which were erected upon them. These considerations are mentioned mainly to

* Sixty years in Canada—p. 26—William Weir—Reprinted in *Canadian Economic Documents*—Vol. II, p. 123—Innis and Lower.

† Sketches of Upper Canada, 1825—p. 74—John Howison—Reprinted in *Canadian Economic Documents*—Vol. II., pp. 27-8—Innis and Lower.

‡ *The New Garden of Canada* (1911)—p. 32—F. A. Talbot.

give a background for the subsequent sections which deal with factors more directly related to the improvement in standards of living accommodation. They will be dealt with under the following heads: sanitation, fire prevention, water supply, heating, lighting and communications. Where no reference is given for early data concerning Canadian cities, it has been furnished by civic authorities from the records of the city in question.

At the outset, it must be recognized that improvement in housing standards has been evolutionary; hence, dates associated with the acceptance of new inventions have only an approximate value. For example, there was an interval in Canada of nearly forty years between the first appearance of electric lights and the time when they had generally replaced gas illumination. A much longer period elapsed in many of the older cities between the construction of the first underground sewer and the complete abolition of open sewers. The story of fire prevention, heating and the development of communication facilities is likewise evolutionary in character. Gradual acceleration in this process could be detected soon after 1800 but it was between 1875 and 1900 that the most rapid progress was made. Much of this can be traced to advantage from municipal by-laws which reflect the general acceptance of new inventions in the public utility field and likewise reveal the hesitant acceptance of new responsibilities that had long been left to private enterprise. Almost all the more important civic services of to-day, with the exception of fire prevention, were initially contracted for in Canadian cities by individuals or private companies. In a few cities civic authorities did not assume complete administration of sanitation until the early years of the Great War.

Sanitation.—Sanitation in urban areas was one of the first problems to demand attention, and yet modern sanitary equipment was not thoroughly established either in Canada or abroad until early in the present century. Open cesspools and drains were not unfamiliar sights in English cities as late as 1875. Pigs still rooted in the accumulated litter of New York's back streets in 1850 and apparently civic provision for the removal of street refuse was very inadequate. In the newer settlements of Canada, the problem of sanitation received early recognition, but the first regulations concerning it make strange reading to-day. The newly established settlement of York (Toronto) in 1800, its eighth year, issued an order to keep pigs from the streets. This ruling was rescinded in 1803, however, and properly yoked pigs were again allowed to roam at large, presumably because of their value as scavengers. In 1797, Montreal engaged six cart drivers to carry away the winter's accumulation of refuse in the streets. In 1805, citizens were instructed to assist during April by gathering together all such materials bordering on their property but it was not until 1853 that the city acquired land on which to dump its refuse. In 1870, the task of removing refuse was let by contract to private individuals but this system proved unsatisfactory, and in 1893 civic employees were hired to perform the work. Later, in 1900, an Incineration Commission was added to the municipal staff. Apparently the private contract system persisted in many cities until as late as 1915, but between 1875 and 1900 municipal departments were established in most of the larger centres to perform this service.

Sewage disposal presented a vexing problem particularly in the first half of the nineteenth century. During that period underground sewers had by no means completely superseded open ditches draining into creeks and rivers. Mrs. Traill in 1832 commented at some length upon the open trenches along the Montreal waterfront and considered them a serious threat to health. Indeed, modern sewage disposal systems have been dated from the rebuilding of Hamburg in 1843 after it had been destroyed by fire.* Enclosed sewers became indispensable with the adoption of the inside water closet but drains of this type were by no means general before 1900. Montreal made them obligatory only in 1901; although part of its sewage system was underground as early as 1835. The perfection of large size concrete tiling about 1900 greatly reduced the cost of sewage systems which had hitherto been built principally of brick. Most cities of Western Canada adopted underground systems in the early stages of their growth, as improved methods of engineering technique had already been introduced before these centres found it necessary to deal with the question of sewage disposal.

Fire Prevention.—Fire prevention presented another serious problem, particularly in the cold winters when big fires were necessary for warmth, and water was extremely difficult to procure in sufficient quantities when flames got out of control. Chimney fires were common

* *The Evolving House*—Vol. I, p. 308—A. F. Beamis and John Burchard 2nd—The Technology Press, Massachusetts Institute of Technology.

and occasionally serious conflagrations wiped out the homes of entire settlements. Sometimes damage ran into millions of dollars as in the case of the last big fire in Canada which destroyed Hull and part of Ottawa in 1900.

The settlement at York had its first experience with fire when the Governor's residence burned down in 1797. Subsequently, each householder was required to keep two buckets to be used only in case of fire and also two ladders. In 1802, Administrator Russell presented the town with its first fire engine and grateful citizens erected a fire hall by public subscription. An earlier gift of a fire engine was made by King George IV to the United Empire Loyalist settlement of Shelburne, N.S., in 1775. These engines and many that followed them were light and simply constructed, often being drawn by hand. Indeed, the streets of the time would have made it impossible to use effectively any machine of considerable weight. Of Montreal's earliest efforts to fight fire, little is known, but it is on record that a horse was acquired for the fire corps in 1850. In addition to acting as firemen, the corps was responsible, until 1868 for watering the streets. By 1859, each sub-station had a horse and there were two at the central station "for the purpose of conveying apparatus to a fire." In 1863, Montreal organized its first municipal fire brigade, which was also the first non-volunteer brigade in Canada. This was for some years reinforced by a volunteer corps of three officers and thirty-six men. There is no record in Canada of the early English practice of fire fighting companies which protected householders who paid specifically for this service. The volunteer fire brigade played an important part in defending the homes and property of Canadian citizens and did not disappear from cities of Western Canada until about 1910. Improvement in equipment came gradually, but by 1880 horse-drawn engines were generally used in Eastern Canada and about ten years later, in the West. Automotive engines came into general use between 1910 and 1920. The telegraph fire alarm, although invented shortly after 1860, was not generally adopted for several decades and the observation tower on fire stations is still to be seen in some Eastern cities, although it serves little purpose now except as a place to stretch wet hose for drying.

Water Supply.—The threat of fire, as already noted, was particularly serious in the early days when settlers depended principally upon streams and lakes for their water supply. Nor did the digging of wells later serve to reduce it greatly. Although the principle of the suction pump had been known to the Romans, the windlass and long pole used as a lever were employed extensively in the early settlements, and still are in outlying rural districts. Private companies first undertook to provide the older towns with water piped into individual homes. Such concerns were established in Montreal in 1801, in Saint John in 1838, and in Toronto in 1841, but apparently they proved unsatisfactory and the municipal authorities of newer settlements undertook to provide the water supply as soon as the size of the town warranted such a project. The gradual acceptance of the water closet and bathtub in the nineteenth century made town residents much more desirous of possessing modern water systems. The water closet was first introduced into the United States in 1810 and the bathtub came later in 1842. The first American sponsor of the bathtub became familiar with it through Lord John Russell in England about 1840, although there are records of bathtubs as early as 2,000 B.C. Curiously enough, the bathtub met initially with considerable antagonism and was denounced both by the clergy of the day and by medical authorities. In spite of this, its acceptance was fairly rapid and by 1860, New York's leading hotel could boast of three bathtubs.* Modern civic water systems existed in nearly all of Canada's principal cities by 1900.

Heating.—The development of scientific heating equipment has come, for the most part, within the past fifty years, although the principle of the present-day warm air furnace heating system is as old as the Roman holocaust. The earliest form of box stoves on the American continent has been identified with the name of Benjamin Franklin and dates from, approximately, 1750, while a stove made in Scotland and known as the Dundee was the first to be widely used in Canada following its introduction at the beginning of the nineteenth century by British immigrants. It was composed of two sections, a lower one for fire, and an upper chamber for cooking and baking. This was copied by the early foundries of Lower Canada and it is of interest to note that at the St-Maurice Forges near Three Rivers was built the first successful foundry on the continent. The earliest blast furnace on this site was established about 1733, nearly seventy years before the furnace at Lyndhurst, northeast of Kingston, which apparently was the first

* A. F. Beamis—Op. cit., p. 307.

one built in the Upper province. The forerunners of the present-day under-oven range appeared about the middle of the nineteenth century. In this type, the heat moves across from the fire-box above the oven, then descends and completely encircles it before rising into the chimney.

Gas did not invade the field of cooking stoves until several decades later due to its expensiveness relative to wood as a fuel. The manufacture of gas cooking stoves was commenced in Toronto in 1881 but their adoption was very gradual and by 1905 there were only 8,992 stoves and 11,533 gas rings in the city. However, popular favour increased widely from then onward and by 1922 there were 109,033 gas ranges and 35,354 gas rings in Toronto.* Still more recently the use of electric stoves has become general in urban areas, although electricity has by no means superseded gas as a cooking fuel.

The wastefulness and inadequacy of stoves as a source of heat for large homes led to experiments between 1850 and 1860 with warm air furnaces in Canada. It was not until 1884, however, that a satisfactory system of circulation was evolved in which air was re-circulated rather than being replaced by cold air from the outside. With certain modifications this re-circulation system is still commonly used. It has been supplemented widely by steam heating units fueled with coal and in recent years with low grade oil. The development of steam heating has been one of the principal contributing factors to the rapid growth of multiple-unit dwellings. In the past fifteen years large central plants have been built which supply steam to heat the homes in areas comprising many city blocks. This method of heating is particularly effective where the climate is severe and winters are comparatively long.

Lighting.—The lamps of antiquity had been replaced largely by the tallow candle before settlement in Canada began. Many pioneer examples of the former can still be found, however, somewhat resembling present day cream jugs with a spout from which a wick protruded. The candle remained in general use until the latter half of the nineteenth century, although gas lighting was common in larger cities by 1850. Both gas and electricity were regarded as impractical novelties in their first stages of development. It is said that gas lighting was introduced into a Philadelphia museum in 1820 and advertised as an attraction among the curiosities.† Gas was installed in Boston in 1822, in New York in 1823, and in Philadelphia in 1837, the same year as its first Canadian appearance in a few Montreal shops. The early electric arc lights were also a novelty, and on the occasion of their introduction to Toronto in 1879 by a local restaurant, free ice cream was served during the first day they were used. A small but important improvement in lighting was made possible by the appearance of glass chimneys for kerosene lamps in 1860. The latest important contribution to modern lighting equipment came in 1911 with the invention of the tungsten filament incandescent lamp which rapidly superseded the electric arc variety. The latter was not well suited to use in private residences, although employed to advantage in street lighting. Electricity did not generally replace gas illumination in Canadian cities until about 1900, although initially introduced over twenty years earlier. As with other developments, many Western cities did not reach their majority until lighting technique was in its later stages and thus had no experience with gas illumination except in the natural gas districts of Alberta.

Communications.—It is difficult to appraise the influence of improvements in communications upon the living conditions of a community, but undoubtedly this is a matter of first-class importance. The Scottish engineer Thomas Telford, famous for his roads in the Highlands of Scotland, was strongly of that opinion. Referring to his new Highland roads built soon after 1880, he wrote: "I consider these improvements among the greatest blessings ever conferred on any country. . . It has been the means of advancing the country at least a century."‡ The benefits contributed by roads and canals in that day, apart from the resultant appreciation in land values, were probably due mostly to greater ease with which produce and merchandise could be moved. To-day it has also become important that the population itself may have greater mobility, particularly within metropolitan areas. For the major part of the nineteenth century the worker in large cities had of necessity to live close to the factory or office. Now, he may live comfortably in uncrowded suburban areas as much as twenty or thirty miles distant from his work and yet obtain rapid transportation at a cost which less than two generations ago would have been deemed unbelievably low. The transition has been accomplished by rapid strides in the science of road building and the construction of locomotive and automotive equipment.

* *Seventy-five years, 1848-1923*—The Consumers' Gas Company of Toronto.

† A. F. Beamis—*Op. cit.*, p. 298.

‡ From *The Story of the Road*—p. 230—J. W. Gregory—Alexander Maclellose & Co., London.

On the North American continent, the earliest significant improvement was in the realm of steam, first the steam paddle-wheeler on the principal water routes, and later the steam railway engine. The first steamship to operate in Canada was built in 1809 but it did not entirely supersede the old horse-boat packet for short distances until after 1850. This latter type of boat was propelled by two paddle wheels at the sides and received its motive power from horses which walked in a circle on the deck, turning the wheel shaft as they moved. The first Canadian steam rail system connecting La Prairie, opposite Montreal, with the Richelieu River, fifteen miles away, commenced operation in 1836. Rail development was rapid and the last spike in the Canadian Pacific transcontinental system was driven in 1885, less than fifty years after the first short line was finished. Canada now has approximately 42,000 miles of steam railway communication.

With respect to roads, quantity rather than quality was the slogan of the nineteenth century. Although macadam appeared in Canada shortly after widespread adoption in England, its use was limited largely to the principal streets of cities. Yonge Street in Toronto and a short stretch between Kingston and Napanee were among the few macadamized stretches of Upper Canada in 1840. Halifax streets were paved with macadam, however, before 1829. Asphalt presumably appeared considerably later since it was not used in London, England, until 1869. Asphalt lanes were built for bicycles along the curbs of New York's main thoroughfares in the last quarter of the nineteenth century but apparently hard surfaces were by no means general even in the larger cities during this period. It was the coming of the automobile about 1900 which made hard-surfaced roads of growing importance. Hard-surfaced highways in Canada in 1936 aggregated approximately 10,000 miles in addition to the streets of large towns and cities built mainly of asphalt and concrete. There were also 88,000 miles of gravel roads and 311,000 miles of earth roads. The automobile has become an increasingly important factor in suburban development, tending to relieve population pressure in the principal metropolitan areas.

Of even greater importance in this respect has been the rapid extension of urban and radial electric transportation systems. These rapidly replaced the old horse cars which had their vogue between 1860 and 1900. By 1913 all the more populous Canadian cities possessed modern street car systems which within the present decade have been supplemented extensively by the auto bus. With the extension of hard smooth-surfaced roads the obvious advantage of greater mobility and economical operation has made the bus increasingly popular.

Although fundamentally less important, the telephone and radio have come to be highly valued instruments of communication contributing greatly to the comfort and enjoyment of the modern home. The number of telephones in use in Canada rose from 4,400 in 1883 to approximately 1,200,000 in 1936. Radio's acceptance was even more rapid; considered a novelty for several years after the Great War, improvement in broadcasting and reception equipment caused radio sales to increase by leaps and bounds. In 1937 there were over 1,000,000 receiving sets in Canada, or almost one set for every two homes.

Even from this very brief account of the improvement in Canadian housing standards, one cannot fail to note the striking acceleration of progress within the past fifty years. This would be made more impressive by the enumeration of the manifold uses which have been found for electricity in the modern home. The electric washing machine, the vacuum cleaner and the electric refrigerator stand out among the instruments which have combined with electricity to improve living conditions materially even within the last twenty years. Widespread acceptance of these devices has become much more rapid with the gradual extension of the districts in which electric power is available.

Within the past ten years, however, interest has again been focussed more and more on the structure of the home itself and it is probable that this tendency will increase. It has been fostered by high building costs associated with the conventional types of houses which have changed little in basic essentials for many years. Efforts are now being directed to produce less ponderous homes at low cost and to introduce an element of flexibility into their structure. Progress in this direction in the United States has not as yet been paralleled in Canada due in part to climatic considerations. There is no reason to believe, however, that climate presents an insuperable difficulty, and it may be anticipated that this new development will gather momentum as production technique in the manufacture of fabricated homes improves. The outstanding success of Sweden in this field gives support to such a view.

CHAPTER III

SOCIAL ASPECTS OF URBAN HOUSING

Effects of High Land Values.—The elaboratè provisions in early speculative land subdivisions for churches, parks, hospitals and even universities were far in excess of ultimate urban expansion during the principal immigration movement. Speculation was probably the chief cause of the unsatisfactory situation which arose. In the first place it led to land values which generally bore no relationship to economic worth. This situation was further aggravated by assessment valuations for taxation purposes based upon speculative prices, and corrective revisions were long delayed. Subdivisions were made far in excess of the requirements of the population which scattered over them. Yet, once new sections had been even sparsely settled, municipal governments were faced with the problem of providing costly services which would have been adequate for a much larger number of people. The unduly heavy tax burden this imposed, coupled with high land costs, inevitably affected building adversely and was responsible for the appearance of small and incommodious dwellings in suburban areas. The same causes produced a different but equally unsatisfactory result in the central districts of growing cities. High shelter costs there led to the appearance of congested slum areas towards which the immigrant population from Central Europe tended to gravitate. Industrial workers of slum districts existed in conditions which endangered health and tended to degrade living standards. In 1912, Bryce M. Stewart* surveyed a few of these areas in different parts of the Dominion and discovered unsatisfactory conditions in many places which had experienced sudden growth due to immigration. In one city, which still numbers less than 30,000, the following data were collected by Mr. Stewart for a single city block housing 337 persons of five Central or Southern European nationalities.

- 41 houses occupied, containing 132 rooms and 207 beds.
- 5 stores in 3 houses.
- 1 vacant house.
- 2 separate stores.
- 19 houses with a newspaper in the language of the occupants.
- 5 houses with a newspaper in English.
- 34 of the 41 households were owners.
- No baths.
- 18 houses with water taps. Three wells were also used.
- No inside toilets.
- 33 householders stated there was no garbage removal.
- 20 cows, 5 horses, and a few hundred fowl were housed in the block.
- Rents ranged from \$6 per month for a one-storey house of two rooms to \$13 and \$14 per month for a two-storey house of five rooms.
- Wages: \$2.00 to \$2.25 per ten-hour day and from 22½ to 30 cents per hour in the two principal industrial concerns of the neighbourhood.

In larger cities the appearance of tenements, inadequately provided with light and air, became a source of trouble that doubtless would have been much more serious had not the influx of population been checked at the time of the Great War. This was particularly true of ocean ports where relatively large floating populations existed.

Effects of Instability of Population in Small Centres.—Another factor which retarded housing improvement, particularly in Western Canada, was the instability of population in many of the smaller centres. New settlers followed opportunity which moved ever farther westward as the railways pushed on across the Prairies. Home building under such conditions was a matter of speculation rather than investment, a speculation made costly and unattractive by inflated real estate prices and heavy taxation. This condition, of course, grew less serious as the location of industry became more permanent. More recently it has found a faint reflection in the gradual shift of population northward but this phenomenon has been much less disturbing

*Housing our Immigrant Workers—*Proceedings of the Canadian Political Science Association*—1913—pp. 104-5.

than the immigrant inrush prior to 1910. The latter movement owes its origin mainly to the growing importance of mining activities and to the protracted economic distress in the southern farming districts of the Prairie Provinces.

Organized Efforts for Improvement.—Apparently the haphazard character of urban development in Canada did not arouse organized efforts directed toward reform until many evils were firmly established. The growing need of planning led to a housing and town planning conference in Winnipeg in 1912 but it is difficult to trace any effect of this meeting upon subsequent developments. In the same year the Provinces of New Brunswick and Nova Scotia enacted town planning legislation but little or no use was made of it. In 1913 the Province of Ontario passed "An Act to encourage Housing Accommodation in Cities and Towns." This allowed municipalities to guarantee up to 85 p.c. of the bonds issued by housing companies. The Toronto Housing Company subsequently received a \$500,000 guarantee from the Toronto City Council in 1913 and since then has built accommodation for 334 families. This represents the only important result from the initial Ontario legislation. Early attempts were made by a few municipal authorities, notably those of Vancouver and Winnipeg, to govern lighting and air provisions in multiple-unit dwellings but such attempts met with much opposition from landed interests. It was also difficult to obtain evictions from condemned properties when suitable vacancies for tenants with limited income were extremely rare.

Following the Great War the question of inadequate housing appeared in more acute form and drew the attention of a National Industrial Conference convened by the Dominion Government in 1919. This meeting associated current industrial unrest and unsatisfactory social conditions with "land speculation, poor and insufficient housing and high rents." At its recommendation a Royal Commission was appointed to study Canadian social and industrial problems. The Commission's report included the following paragraph:—

"Another cause of unrest which we met with at practically every place we visited was the scarcity of houses and the poor quality of some of those which did exist. In nothing has production more signally fallen off during the four years of war than in the building of dwelling houses. The existing condition for the worker is affected not only by the absence of sufficient housing accommodation, but by the inadequacy of those that are in existence. Poor sanitary conditions and insufficient rooms are the chief complaints. The high price of building land and of building material have made it impossible for the worker to provide himself with a home, and some means should be adopted, with as little delay as possible, to remedy this defect."*

Subsequently, the Dominion Government authorized the loan of \$25,000,000 to the provinces on a twenty-five year 5 p.c. basis. Nearly the full amount was expended, the provinces in turn allocating allowances to municipal authorities. A total of 6,244 houses in 179 municipalities were built under housing schemes financed in this manner but subsequent records showed mismanagement of funds and inefficient administration of these projects by the municipal housing authorities. In evidence presented to the special Parliamentary Committee on Housing in 1935, the only outstanding record of successful operation under this method of financing was presented by the City of Winnipeg. General improvement in economic conditions rather than government aid apparently was responsible for the moderate degree of amelioration in the housing situation after 1920.

The return of economic depression in 1930 was again accompanied by a sharp decline in building activity and consequent overcrowding. Since that time housing conditions have been subject to careful scrutiny in several of the larger Canadian cities. Citizen organizations in co-operation with social service workers have conducted slum surveys and embodied their findings in reports. Halifax, Montreal, Ottawa, Toronto and Hamilton have been surveyed in this manner. In Winnipeg and Hamilton annual housing surveys have been made at intervals during the past decade by city Health Departments and the Edmonton Department of Health made a beginning in this field in 1936. Citizen committees in Calgary have been intermittently active since 1929 endeavouring to stimulate new building but apparently have not dealt with the question of replacement. Vacancy surveys by real estate boards and postal authorities are also conducted annually in many cities but these are purely quantitative in character and do not distinguish between desirable and undesirable properties.

The reports referred to above give ample evidence of the widespread existence of unsatisfactory conditions and the following excerpts from them have been included to give some idea

* Report of Royal Commission on Industrial Relations—Supplement to the *Labour Gazette*, July, 1919—p. 12.

of the problems to be faced by authorities dealing with the shortcomings of housing premises now available. They are concerned only with the unsatisfactory aspects of the housing situation and do not portray typical or average conditions. In spite of the serious nature of these findings, Canadian housing is considered to compare favourably with that in most other countries.

REPORT OF THE HALIFAX CITIZENS' COMMITTEE ON HOUSING, 1932

It was found that a shortage of dwellings existed more particularly "in houses of a class suitable for workingmen, and the lower income groups," and that building deterioration had become a serious problem.

"That there are, on the admission of the Board of Health itself, 192 condemned houses at present occupied by 370 families, is one of the most serious findings of all. The fact, moreover, that there are 1,273 additional dwellings condemnable, but such as with repairs will pass inspection, is a matter of scarcely less concern."

"The sanitary conditions of many of the houses are relatively worse than the structural features already considered. The survey reveals a large percentage of buildings in the area examined unfit for hygienic occupancy. In regard to sanitary conveniences the survey shows the common tap or sink to exist in many quarters. The insufficiency of these conveniences has developed with the crowding of numerous families into houses formerly occupied by fewer tenants. It is quite common to find one or two sinks in a hallway in a building occupied by from three to seven families. Members of families frequently must travel two or three flights of stairs to water supplies. Toilet accommodation is distressingly inadequate and inconvenient."

"As a result of the investigation, it would appear that 11,197 men, women and children are living under conditions believed to be serious enough to be included in this special survey."

REPORT ON HOUSING AND SLUM CLEARANCE FOR MONTREAL, 1935

A joint committee of the Montreal Board of Trade and the City Improvement League reported on the Montreal housing situation in March, 1935. Without going into detail concerning existing slum conditions, this report outlined the areas in which they occurred and described necessary correctives.

The introduction stated that "The Committee has found that the slums of Montreal are relatively small even when taken as a whole, but they are scattered throughout a dozen wards where their presence does harm to adjoining real estate values. The area of potential deterioration is extensive."

Again, "The Committee has been forced to the conclusion that an annual construction programme of 4,000 dwellings at rentals within the means of the lower wage groups is required for Montreal."

The Committee estimated that 18,000 persons needed rehousing and that a total of 70,000 dwellings were required at rentals below levels which private industry could offer.

In 1936 and 1937 an excellent intensive cross-sectional survey of working-class dwellings in the cities of Montreal and Verdun was made by the Department of Planning and Research of the Montreal Metropolitan Commission. Preliminary results based upon 1,376 dwellings revealed the need of much repair work and widespread obsolescence. Marked signs of dilapidation were found in the following cases:—

Walls.....	430
Ceilings.....	527
Floors.....	461
Door-Windows.....	324

The first Report stated—"Of the 1,376 dwellings investigated during this survey the outstanding characteristic noted was the almost complete absence of baths. This condition is widespread but it is most evident in the older sections of the city. Actually we found 1,056 dwellings without baths and 320 with baths, (or about 77 p.c. of the total without baths and 23 p.c. of the total with baths)."

"The plumbing in the dwellings investigated was, generally speaking, old, although still serviceable. Our investigators listed 1,281 as being old and 72 as being modern."

The findings of the Commission substantiated the claim of the earlier Report that a serious need for rehousing existed in Montreal.

REPORT ON RELIEF HOUSING CONDITIONS IN THE CITY OF OTTAWA, 1935
 UNDER THE JOINT AUSPICES OF A REGIONAL COMMITTEE OF THE NATIONAL CONSTRUCTION
 COUNCIL OF CANADA, THE OTTAWA WELFARE BOARD AND THE
 OTTAWA TOWN PLANNING COMMISSION

The statistical summary of this report included the following data on relief dwelling units not satisfying a minimum standard of health, and indicated that 3,529 dwellings, representing a population of 24,835 out of 137,991 total population, were satisfactory in various respects as follows:—

Bad state of exterior repair.....	485
Inadequate heating.....	2,271
Inadequate lighting.....	338
Inadequate sanitation facilities—	
Dwellings without separate—	
wash basin.....	991
bath.....	1,113
Families without separate—	
sink.....	1,854
wash basin.....	3,087
bath.....	3,209
water closet.....	1,949
Lacking cooking equipment.....	868
Inadequate food storage space.....	582

The city Medical Officer's report for 1934 was quoted as follows: "The scarcity of reasonably satisfactory low rental houses is so great that the Health Department has not been able to take action to abate overcrowding except in the most extreme cases."

REPORT OF THE LIEUTENANT-GOVERNOR'S COMMITTEE ON HOUSING
 CONDITIONS IN TORONTO, 1934

The conclusions of this Committee are of particular significance since they apply to a city which, judged by the results of statistical tests, is one of the best housed in the Dominion. The Committee sums up the findings of its survey as follows:—

"Our survey of Toronto's housing conditions reveals that there are thousands of families living in houses which are unsanitary, verminous and grossly overcrowded. The Committee confidently estimates that the number of dwellings for which these and other reasons constitute a definite menace to the health and decency of the occupants is certainly not less than 2,000 and may be more than 3,000. In addition, there are probably half as many houses again which, while not in the same sense menacing, nevertheless lack the elementary amenities of life."

"Not only were bad housing conditions discovered, but the presence of a serious housing shortage was also detected. A surplus of households is at present absorbed by doubling-up and overcrowding. If reasonably full employment were to return and marriages delayed by depression were to take place, it is probable that a shortage of some 25,000 dwelling units would become apparent."

"The community is responsible, we believe, for the provision of satisfactory dwellings for those who are too poor to afford them."

REPORT ON A HOUSING SURVEY OF CERTAIN SELECTED DISTRICTS, 1934

BY THE HEALTH DEPARTMENT OF THE CITY OF WINNIPEG

The districts surveyed comprising 14,865 acres amounted to approximately one-fortieth of the City's superficial area. These districts were chosen because of the visible unsatisfactory housing conditions existing. The data relating to plumbing fixtures as shown in Table 31 of the Report are of particular interest.

CENSUS OF CANADA, 1931

PLUMBING FIXTURES—ALL HOUSES

Item	Total	District 1	District 2	District 3	District 4
Average families to—					
Water closet.....	1-93	2-74	2-09	1-64	1-28
Sink.....	1-79	2-72	2-03	1-29	1-15
Bath.....	3-10	3-04	2-54	4-91	1-93
Wash basin.....	3-85	3-17	2-80	6-69	2-75
Average persons to—					
Water closet.....	7-25	9-18	7-63	6-46	5-75
Sink.....	6-70	9-14	7-38	5-10	5-18
Bath.....	11-86	10-19	9-26	19-29	8-70
Wash basin.....	14-86	10-62	10-21	26-28	12-33

Summarizing its findings the Chief Housing Inspector says:—

"This survey shows once more that there are far too many families crowded together in houses that were originally designed and constructed for one family without any attempt being made to provide proper accommodation for additional families. The crowding together of families in these illegal tenements, where privacy and individual family life cannot obtain, is far from desirable. There is more wear and tear in evidence in such premises; the occupants are inclined to become careless in their habits; the plumbing fixtures are more liable to get out of order; the walls and ceilings become soiled from the use of gas ranges and coal stoves; and the whole premises often present an aspect that points to a neglect of elementary principles of sanitation. There is usually no means for carrying off the products of combustion and the odours of cooking, this being most in evidence during the winter when the storm sashes are in position.

"In housing conditions such as those referred to, the children appear to suffer most and when communicable disease enters such premises, it is difficult to control the spread."

Although emphasis differed in these reports, a common strain was apparent in all of them. Unsatisfactory accommodation was prevalent and there existed a serious shortage of low-rent dwellings with modern conveniences. As will be demonstrated in a later section on the adequacy of accommodation, the cities referred to in these excerpts compare favourably with others in the Dominion. There can be no doubt, therefore, of the widespread existence of unsatisfactory housing conditions. They were recognized implicitly by the Federal Government in 1935, when a special Parliamentary Committee on Housing was appointed to "report upon the inauguration of a national policy of house building to include the construction, reconstruction and repair of urban and rural dwelling houses in order to provide employment throughout Canada, and also to provide such dwelling houses as may be necessary; upon such terms and conditions as may be best adapted to the needs and requirements of the people, having regard to the cost of such a policy and the burden to be imposed upon the treasury of Canada."

The subsequent recommendations of the Committee favouring financial support to new housing and rehabilitation projects are probably less significant than some of its conclusions which number seventeen in all. They include the following:—

"3. A national emergency will soon develop unless the building of dwellings be greatly increased.

"4. The formation, institution and pursuit of a policy of adequate housing should be accepted as a social responsibility.

"5. There is no apparent prospect of the low rental housing need being met through unaided private enterprise building for profit.

"13. The slum areas which have been shown to cast very heavy expenses on many branches of public administration such as health, welfare, fire prevention, administration of justice, etc., may justify public assistance, which is likely to prove as sound financially as it is certainly desirable socially."

Considerable supporting evidence is presented in favour of this last-mentioned conclusion.

The report of the Ganong Parliamentary Committee quoted above was followed almost immediately by Federal legislation. The Dominion Government established a fund of \$10,000,000

under the Dominion Housing Act of 1935 to provide more attractive loan rates to prospective builders and also agreed to underwrite a large portion of the risk to private loaning organizations making funds available for rehabilitation and modernization. This aid differed from that extended in 1920 in that it was offered predominantly through the ordinary lending channels and not through municipal authorities. Under the 1935 plan the loan applicant provided one-fifth of the necessary building capital, the Dominion Government another fifth, and the loan organization the residual three-fifths. Loans were granted at the rate of 5 p.c. although the Dominion furnished its fifth to the loan companies on a 3 p.c. basis. Amortization payments covered a ten-year period and builders were required to meet detailed construction specifications drawn up by the Dominion Government.

Modernization or home improvement plan loans were not initiated until November, 1936. The chartered banks finance these loans and allow borrowers up to \$2,000 at a discount rate of $3\frac{1}{4}$ p.c. for as long as five years. No collateral or note endorsement is required and the uses to which the money may be applied cover a wide range of improvements. The Dominion Government has guaranteed bank losses up to 15 p.c. of the aggregate amounts loaned.

In August, 1938, the National Housing Act replaced the Dominion Housing Act of 1935. The new measure contained three sections dealing with different aspects of the housing problem. The first section was designed to extend the field of ownership, particularly in low income brackets, and provided a total of \$20,000,000 less the amount advanced under the 1935 Act to cover new loans and possible losses. The second section provided for a further \$30,000,000 for loans in aid of low rental housing projects. The third section was calculated to relieve the builders of new homes between June 1, 1938, and December 1, 1940, of a portion of municipal taxation during the first three years their homes are taxed; 100 p.c. the first year; 50 p.c. the second; and 25 p.c. the third. These obligations would be assumed by the Federal Government. By the end of 1938 there had not been sufficient time to test Sections II and III of the new Act, but a marked acceleration in loans under Section I was apparent.

The demand for loans under the Dominion Housing Act for 1935 was of disappointing proportions. One reason for the indifferent response appeared to be associated with the risk borne by loan companies which were required to furnish approximately the same proportion of requisite funds as is usually extended on first mortgages at considerably higher interest rates. Total loans in 1936, the first complete year the new Act was in force, amounted to \$4,444,778 and covered only 934 dwelling units. However, in 1937 this figure was nearly doubled and the 1938 total exceeded \$14,600,000. The immediate response to the National Housing Act in 1938 is indicated by the fact that over \$6,500,000 was loaned during the last five months of the year when it was in operation, as compared with less than \$3,200,000 during the same months of 1937. According to the Dominion Director of Housing, operations under the National Housing Act in 1938 showed an increase of 103 p.c. in number of loans, 140 p.c. in number of family units financed, and 105 p.c. in the amount of housing act loans compared with the same period of the previous year. It is of some significance also that the average size of loans has tended to decrease under the National Housing Act, indicating that this legislation is effective in assisting the prospective home owner of moderate means. One-quarter of the loans made under the National Housing Act in 1938 was for amounts ranging between \$2,500 and \$3,000, while approximately four-fifths of these loans were for less than \$4,000. Considerable progress was made during 1938 in extending loan facilities to new communities. The total number of communities in which loans had been approved in December 1938 was 293 as compared with 169 in the preceding December and 83 in December 1936.

Loans made under the Home Improvement Plan reached a peak slightly in excess of \$12,000,000 in 1937. This aggregate represented 30,772 loans. In 1938 there was a slight decline to 28,077 loans totalling approximately \$11,500,000. It seems probable that the National Housing Act may contribute materially to the relief of the shortage of home accommodation for families with a steady income of average proportions or better. It is also possible that Section II of the Act may relieve the congestion among tenant families in the lower income brackets. Its effectiveness in this field remains to be tested when enabling provincial legislation has been put into operation. Four of the nine provinces had passed or were considering such legislation in 1939 but, generally speaking, the record of provincial and municipal efforts has not been impressive.

In Nova Scotia, a Housing Commission was formed by the Provincial Government in 1932 and it was subsequently granted a sum of \$200,000 to loan on first mortgage to housing companies. According to its terms of reference, the Commission's principal work was to encourage the formation of building companies. Efforts made to obtain municipal tax concessions for dwellings erected by these companies have met with only partial success. More encouraging results have been obtained at Tompkinsville, N.S., where the co-operative principle was applied with outstanding success. Under provisions of the 1932 Act, ten miners built the first homes of this community under expert guidance after careful study of the possibilities which were afforded. The Provincial Housing Commission loaned each man \$1,500 and agreed to value his labour applied to the building of the new home at \$450. The ten new homes were erected for a cash outlay of \$100 on the part of each man. The cost per home was \$2,000 for land and building and, as the result of municipal tax concessions, total maintenance costs, including \$2 for a reserve fund, amounted to \$11.66 per month. In the words of Miss Mary E. Arnold who played a major part in the planning of the project—"These houses are not what might be termed 'working-men's houses.' They are real houses with large basements, 10-inch concrete walls, hardwood floors, three bedrooms, and well appointed bathroom. In addition, each has an acre of land for subsistence farming."*

A Housing Commission for the City of Saint John formed about the same time under provincial jurisdiction did some preliminary survey work but was unable to proceed for lack of financial support.

The City of Toronto, subsequent to the Lieutenant-Governor's Report of 1934, enacted a by-law in 1936 defining standards of decency, health and safety, and giving officials power to inspect and condemn sub-standard dwellings. It also provided for rehabilitation loans of up to \$50 per room at 5 p.c. to owners unable to pay cash for needed repairs. These loans might cover as long a period as ten years. An experiment of the Ontario Government involving the building of low cost model homes under housing relief programmes was unsuccessful and was dropped in 1937 after a year's trial. The principal difficulty appeared to be that of meeting standards set by the Provincial Government at specified low costs.

The formation of the Winnipeg Housing Company in 1937 provided an example of an attempt to interest private capital in a project to build low cost homes. Although much publicized, the efforts of this concern met with disappointing results.

Municipal regulations setting minimum standards of health and decency have long been in force in practically all Canadian cities and building inspectors form a generally accepted unit of civic administrative staffs. Earlier citations from housing reports indicate, however, that efforts to demolish unsatisfactory dwellings are frequently unsuccessful due partly to resistance from property owners but possibly to an even greater extent to lack of suitable alternate housing accommodation.

* Ottawa Morning Journal—Canadian Press—February 21, 1939—p. 1.

DEFINITIONS

Before proceeding with the actual examination of 1931 housing records, definitions are given for some of the terms used. For a subject with which everyone has a fair degree of familiarity, housing presents a surprising lack of agreement regarding definitions. Differences occur even as to what constitutes the commoner types of dwellings such as an apartment or flat. The following definitions relating to dwellings and the family have been based upon 1931 Census instructions:—

1. **Dwelling House:** A place in which one or more persons regularly sleep. It need not be a house in the usual sense of the word, but may be a room in a factory, a store, a tent, a railway car, or the like. A building containing apartments or flats counts only as one dwelling house.

2. **Census Family:** The census family is more inclusive than the private family, which is usually associated by ties of kinship. The census family includes all persons living together as a self-contained household. Servants and lodgers sleeping in the same quarters with the private family constitute part of the census family. It is also referred to hereafter as a "household."

3. **The Home:** The living quarters of a census family. Structurally separate units such as a single house, one section of a semi-detached house, row, or terrace, a flat, an apartment, a tent, a section of a store, etc., may constitute a home.

4. **Single House:** A dwelling house designed specifically to provide living quarters for a single family.

5. **Semi-Detached House:** A dwelling containing two separate and distinct homes with separate entrances under one roof, with a partition wall running through it from cellar to attic and making of each part a complete home.

6. **Apartment House:** A dwelling house of two or more storeys divided into self-contained home units with separate individual entrances inside the building, and a common or sectional access to the street. Units in this type of house are referred to as apartments.

7. **Row or Terrace:** Similar to a semi-detached house, except that it contains three or more homes separated by partition walls from cellar to attic.

8. **Flat House:*** Differing from an apartment house in that each home usually has a separate street entrance. Units in this type of house are referred to as flats.

9. **Room:** Only rooms occupied for living purposes are included in census tabulations. This excludes storage space, attics, bathrooms, etc.

10. **Rent:** No distinction was made between rent for homes furnished or unfurnished, heated or unheated. Rent shown is that for the month of May.

11. **Value of the Owned Home:** The current or actual market value of homes.

12. **Earnings:** Total earnings for the twelve months ending May for persons with an occupation who worked for salary, wages, commission or at piece rates. No record of earnings or income was obtained from those working on their own account or whose income was derived only from investment. Earnings of private family members have been grouped together as the unit for earnings analysis.

* Except in Chapter X dealing with a special survey, there is no use made of the term "duplex" which is popularly used to denote dwellings with two complete homes, one on the first and the other on the second storey. In the census this type of home is listed as a flat, although it is not typical of flats in general. The flat group is dominated by the Quebec type, which is a multiple-unit dwelling house similar to an apartment house, except that separate outside steps or staircases connect homes with the street.

13. **Median Earnings:** The amount of family earnings midway between the highest and lowest family earnings figures in the sample.

14. **Quartile Earnings:** First quartile value—the amount of family earnings midway between the lowest earnings and the median earnings value. Third quartile value—the amount of earnings midway between the median and highest earnings value reported. Median and quartile values divide the number of families into four equal groups.

15. **Inter-Quartile Range of Earnings:** The value obtained by subtracting the first earnings quartile from the third, *i.e.*, the range in which earnings for the middle 50 p.c. of families falls.

CHAPTER IV

DESCRIPTION OF CANADIAN HOMES

SIZE

Canadian census returns do not show the amount of floor space per home, so that the remarks which follow relate entirely to the number of rooms suitable for living purposes. As intimated in the list of definitions in the preceding section, only those rooms have been counted which provide actual living space. This excludes storage space, attics, bathrooms, etc. In the chapter on rentals reference is made to a supplementary investigation which includes estimates given by rental agents of floor space in workmen's dwellings.

Provincial, Rural-Urban and Owner-Tenant Comparisons of Rooms per Household.—Nearly 60 p.c. of all Canadian households in 1931 lived in homes ranging from four to seven rooms, while about 20 p.c. lived in less than four rooms and approximately the same proportion in eight rooms or more. The most representative number of rooms per household was six, 18.2 p.c. of Canada's 2,252,729 households being accommodated in homes of this size. This approximated the Dominion average of 5.6 rooms per household.

The widest differences in the typical number of rooms per home unit occurred in rural areas, where the average number of rooms ranged from 7.6 in Prince Edward Island to 3.7 in Alberta. The typical Maritime farm home of eight rooms was the largest in Canada, while Quebec and Ontario came next with six rooms. Homes of Prairie farmers were small, many including only one or two rooms, although their average number of rooms was somewhat higher. Rural averages for the Western Provinces were 4.4 for Manitoba, 4.0 for Saskatchewan, 3.7 for Alberta, and 4.1 for British Columbia.

Urban homes were generally larger than those in rural areas and differences between provinces were less marked. The Dominion average number of rooms per urban household was 5.8, slightly above the rural average of 5.5, although this margin was by no means uniformly maintained throughout the country. In fact, rural averages for the five Eastern Provinces were higher than corresponding urban averages but the balance in favour of urban households in Western Canada was sufficiently great to more than counterbalance the effect of Eastern figures in Dominion averages. The range in number of rooms per household was indicated by the provincial averages of 7.1 rooms per household for Prince Edward Island and 4.8 for Saskatchewan.

In the larger cities the typical number of rooms per household ranged from four to seven. The four-room home was characteristic of Quebec City and Verdun, in both of which the number of persons per family is unusually large. Four-room homes were also the most common type in Vancouver, accounting for 23.4 p.c. of the total. Homes of five and six rooms prevailed in the cities of the Maritimes, Montreal, the Province of Ontario and the Prairie Provinces. The proportion of one- and two-room homes seldom exceeded 5 p.c. except in Western cities where it ranged from 10 p.c. to 17 p.c. of the total. Homes of more than ten rooms formed less than 5 p.c. of the total in nearly all large cities.

Owned homes were consistently larger than rented homes in both rural and urban areas, the Dominion averages for 1931 being 6.1 and 5.0 rooms per household respectively. The difference was more marked in Maritime rural areas than in any other community. There, the average household in owned homes occupied nearly two more rooms than tenants. Elsewhere the variation usually amounted to slightly more than one room per household. (See Part II, Tables 1, 8 and 9.)

Summary.—A few of the facts outlined above appear worthy of some comment. The most noticeable of these is the decided difference in the typical number of rooms comprising rural homes on the Prairies and in Eastern Canada. The smaller Prairie dwellings doubtless are associated with the relatively short time the Western Provinces have been settled. This view is supported by the fact that Manitoba, created in 1870, has a lower percentage of small homes

than have Saskatchewan and Alberta. The accessibility and cost of building materials is another factor which appears to have exerted a considerable influence. In British Columbia, for instance, where lumber is plentiful, rural homes average as many rooms as do urban dwellings. It is possible also that the different types of farming carried on in the West may have a bearing upon the size of the household and indirectly upon the size of the home. This possibility is considered later in the section devoted to the adequacy of accommodation.

A second point of interest is the greater amount of rigidity in the number of rooms in homes of Eastern cities than in those of the West. The pronounced concentration around six rooms in Ontario and Saint John, N.B., and around four and five rooms in Quebec, is not present to nearly the same extent in Western cities. There is, in addition, greater elasticity in the number of rooms in rural homes generally than in urban homes. These differences may be seen at a glance from Chart 1 which follows.

MATERIALS OF CONSTRUCTION

Factors Affecting Choice of Materials.—Differences in kinds of building materials used throughout Canada appear to have depended primarily upon the types most readily available and to a lesser extent upon economic development, the growth of income and costly experience. For example, fire disasters in Eastern Canada in the days before fire fighting equipment had been developed to a state of comparative efficiency appear to have played a part in creating a preference for brick, even where wood was plentiful. The prevalence of brick clay in Ontario and Quebec made it relatively easy to satisfy this preference in these provinces. The greatest growth in Western Canada came after the development of fire fighting equipment and, despite the extensive use of wood as a building material, fire catastrophes have been relatively infrequent in that part of the country. The Prairie Provinces have been dependent more than any other part of Canada upon the importation of materials, and building costs there have been relatively high. Since lumber is cheaper than brick and easier to transport, frame houses are most common in this area. The rapidly increasing use in Prairie cities of stucco, which gives a pleasing appearance particularly when combined with brick trimming, has tended to reduce fire hazards without raising building costs unduly. The Maritime Provinces and British Columbia with ample supplies of good building lumber have continued to maintain this material in a predominant position among building requisites. Although building stone is found in considerable quantities in various parts of Canada, it is more difficult to handle than brick and has been used relatively less since 1900 than when the manufacture of brick was in its earlier stages of development.

Regional Differences in Typical Materials.—A record of the principal construction materials used for building houses in Canada was first made in 1861 for Upper and Lower Canada. An idea of the relative states of development in the two provinces at that time is given by the proportion of homes built of logs. In Lower Canada there were less than 18,000 log houses out of a total of over 155,000, while in Upper Canada over 103,000 out of nearly 219,000 were built of logs. There were approximately 20,000 homes of brick or stone in each of the provinces at this time, the remainder being of frame construction. By 1891, the log group had been dropped from the census classification of materials, indicating the virtual disappearance of this type of dwelling in settled areas, although the log cabin was still common in outlying districts. From 1891 to 1931 the proportion of frame to brick and stone dwellings in Ontario changed gradually from about 3:1 to almost 1:1. In Quebec, the ratio dropped from approximately 3:1 to 2:1. Frame dwellings in other parts of Canada, however, have maintained a wide margin over other types. In 1931, over 95 p.c. of Maritime homes were of frame construction and the number of brick dwellings was actually less than it had been ten years earlier. On the Prairies and the Pacific coast, wood has also continued to be by far the most important building material. Since 1921, however, there has been a marked increase in the use of stucco in surfacing frame structures in cities of the Prairie Provinces, and in new suburban areas this kind of dwelling is particularly common.

Over 86 p.c. of rural Canadian homes were of frame construction in 1931, and this proportion would exceed 95 p.c. if Ontario were excluded. In that province 65 p.c. of the homes were built of wood, with 26 p.c. of brick and 9 p.c. of stone, concrete, etc. Except for Quebec and Manitoba with 8 p.c. and 6 p.c. respectively of brick, stone and concrete, the proportion of frame dwellings in rural parts of other provinces was above 95 p.c.

PERCENTAGE DISTRIBUTION OF CANADIAN HOUSEHOLDS

ACCORDING
TO THE NUMBER OF ROOMS OCCUPIED
1931

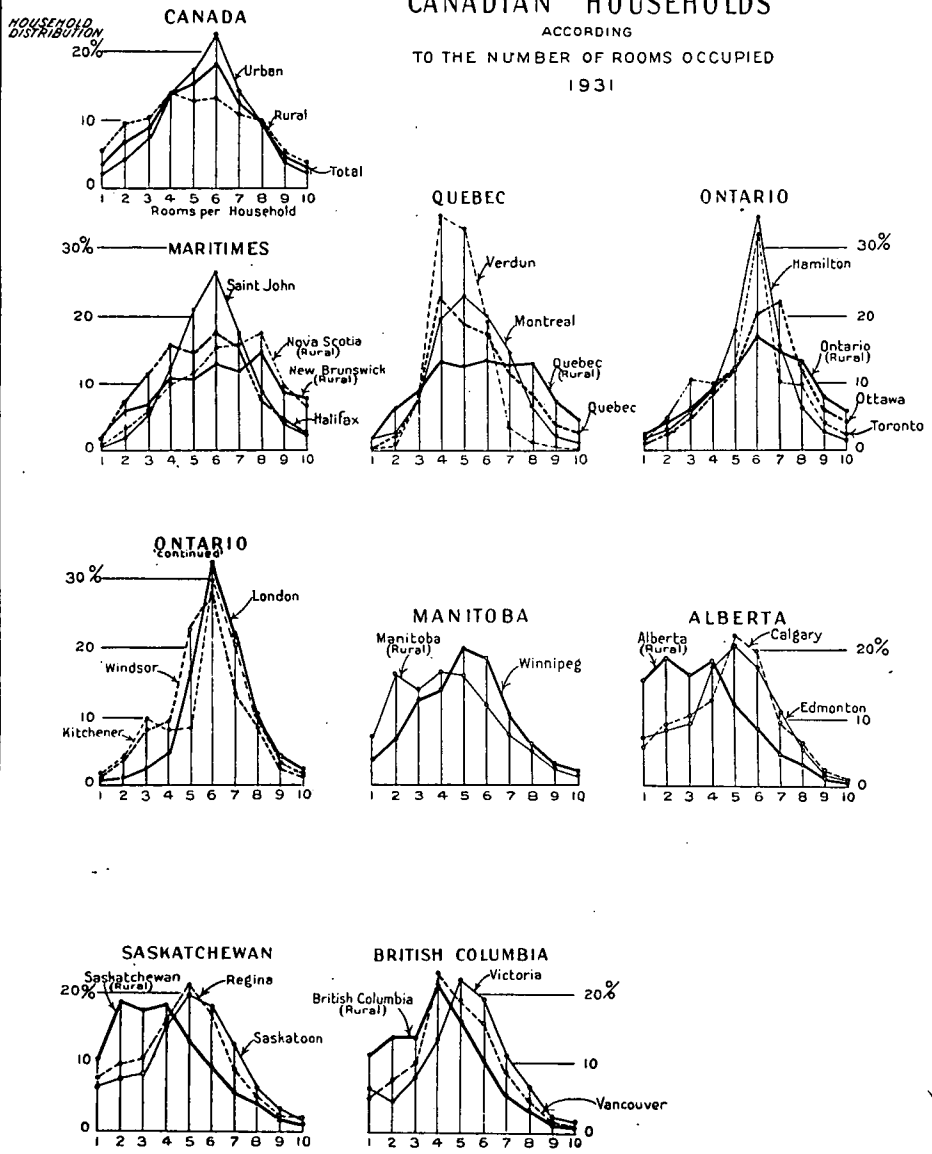
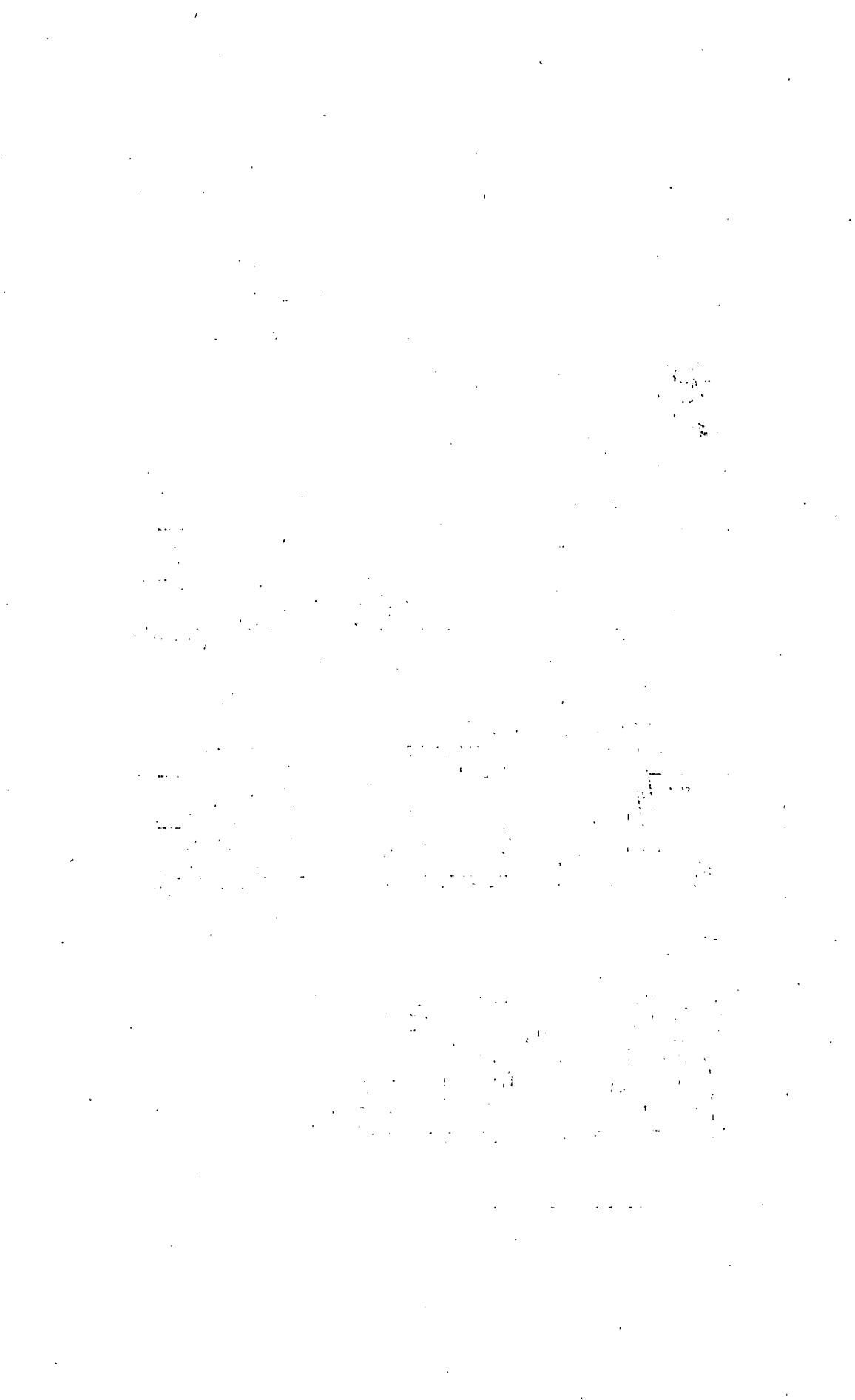
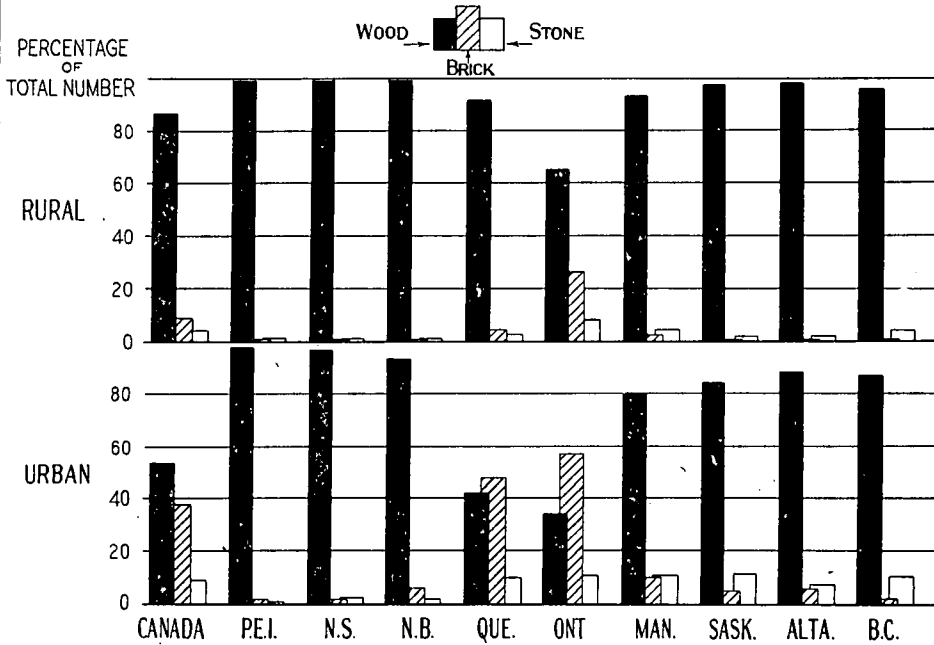


Chart 1



MATERIALS OF CONSTRUCTION
PERCENTAGES OF DWELLINGS IN RURAL AND URBAN AREAS
ACCORDING TO MATERIALS OF CONSTRUCTION



PERCENTAGES OF DWELLINGS IN CITIES OF 30,000 POPULATION AND OVER
ACCORDING TO MATERIALS OF CONSTRUCTION

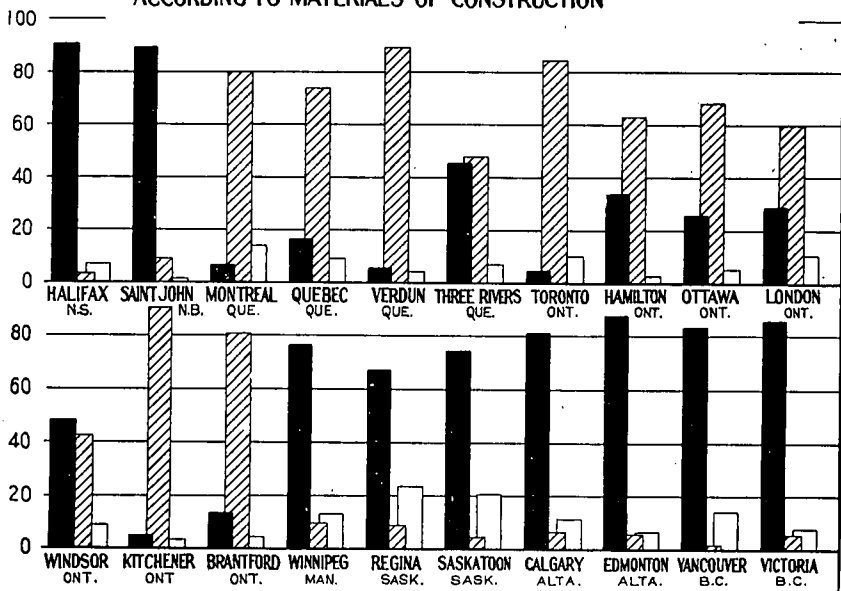


Chart 2

Much wider variations between the different materials used in construction occurred in urban areas, particularly in the larger centres. In cities of over 30,000, the proportion of frame dwellings ranged from 4.9 p.c. in Toronto to 90.6 p.c. in Halifax. Wood was characteristic of the Maritime Provinces, while brick and stone were prevalent in Quebec and Ontario. The highest proportion of wood structure in Ontario cities of over 30,000 was 48.1 p.c. for Windsor, with the majority of the other cities having well under 30 p.c. Brick percentages, on the other hand, varied from 22 to 87 and averaged well over 60. In cities of the four Western Provinces the proportion of frame dwellings ranged from 67.4 p.c. in Regina to 88.1 p.c. in Edmonton. The number of brick homes in this area ranged from 1.8 p.c. in Vancouver to 10.0 in Winnipeg, while in the stone and concrete group, composed mainly of stucco finished homes, percentages were as high as 23.5 for Regina and as low as 6.1 for Edmonton. (See Part II, Tables 2 and 3.)

TYPES OF DWELLINGS

Proportions of Various Types.—Despite the growing favour of multiple-unit dwellings in urban areas, the single house still accommodates by far the largest part of Canada's population. According to the 1931 Census, 96 p.c. of rural and 59 p.c. of urban households lived in this type of home. Of the remaining number of urban households, flats and apartments accommodated 26 p.c., semi-detached houses 11 p.c., rows or terraces 3 p.c., and hotels and rooming houses less than 1 p.c. The largest proportion of the residual number of rural households lived in semi-detached houses, and for something less than 1 p.c. of households the type of dwelling was not reported. The overwhelming preponderance of single houses in rural areas makes a detailed geographical examination of the distribution of different types unnecessary. In urban communities, however, considerable differences occurred. With the exception of Quebec, the single house occupied the leading position in urban dwellings also. In other provinces, between 51 p.c. (New Brunswick) and 89 p.c. (Saskatchewan) of urban households lived in single houses. The percentage was over 77 in all of the four Western Provinces, close to 70 in Prince Edward Island and Nova Scotia, 66 in Ontario, 51 in New Brunswick and 27 in Quebec. Quebec cities of over 30,000 ranged still lower, from 21 p.c. for Three Rivers to 3 p.c. for Verdun.

Flats in multiple-unit dwellings with private staircases connecting the entrances with the street are a feature of Quebec and New Brunswick cities, although not common in other provinces. This kind of dwelling formed a major proportion of apartments and flats in these areas. Of total urban households, apartments and flats accommodated 94 p.c. in Verdun, 86 p.c. in Montreal, 78 p.c. in Saint John, 62 p.c. in Quebec City and 55 p.c. in Three Rivers. In other provinces, the more usual type of apartment is reached from a single or sectional street door by means of common hallways and staircases leading to individual entrances. Excepting Halifax with 29 p.c., Windsor with 25 p.c., Ottawa with 23 p.c. and Winnipeg with 21 p.c. of households in this kind of home, apartments and flats were relatively unimportant, although corresponding percentages exceeded 15 in the cases of Vancouver, Victoria, Calgary and Regina.

Semi-detached houses in 1931 were important only in a limited number of Eastern cities. They were unusually numerous in Toronto, where 43 p.c. of all households lived in them. Other cities in which more than 10 p.c. of households lived in semi-detached houses were: Ottawa 17 p.c., Three Rivers 16 p.c., Quebec 16 p.c., Hamilton 13 p.c. and Halifax 12 p.c.

Other kinds of dwellings were relatively few in number. Except for Ottawa, with 13 p.c. of households in rows or terraces, no other city of over 30,000 accommodated more than 10 p.c. in this type of home. The number of households in hotels and rooming houses was less than 1 p.c. of the total in any city of over 30,000 population. (See Part II, Tables 4, 5 and 6.)

Before proceeding to other aspects of dwelling types, it should be noted that the conventional apartment building has increased in favour during the post-War period, particularly in the large cities. Distance, involving considerable cost of transportation and loss of time, has acted as a curb upon residence in the more outlying suburban districts. On the other hand, modern centrally located accommodation is possible at reasonable rental costs only in the multiple-unit type of dwelling with its reduction per household in the cost of building sites, as well as savings from heat, refrigeration and service supplied from central units. These factors in addition to the comfort and modern equipment provided by apartment residence have led to the increase in this type of dwelling.

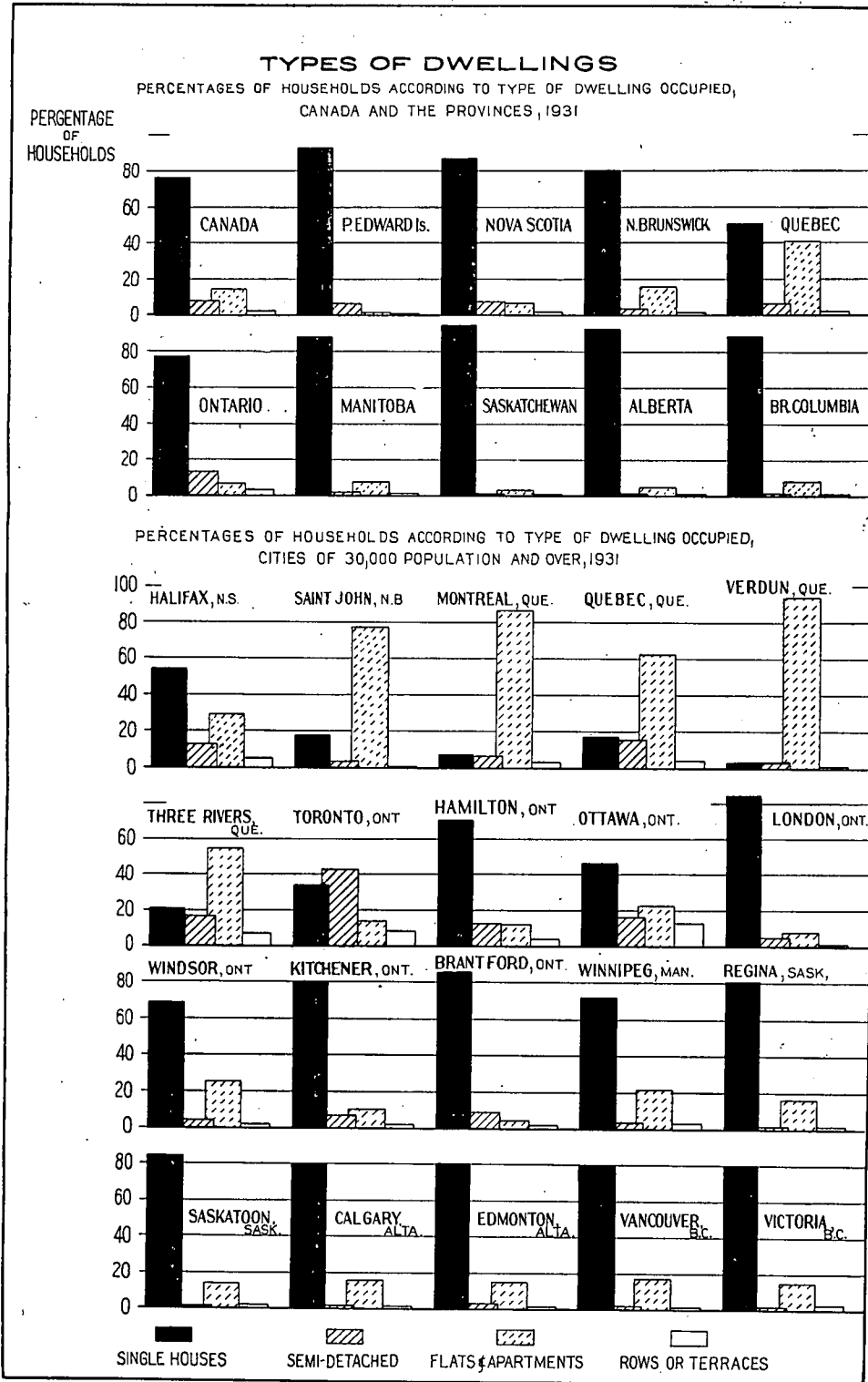


Chart 3

Building Ratios of Apartments to Total Dwellings.—No census comparison between the number of multiple-unit dwellings in 1921 and 1931 is possible due to changed methods of census compilation. However, an examination has been made extending back to 1921, of the total value of residential and apartment building contracts awarded in Canada. From these data an index was constructed showing the changing ratio of apartment to total residential building throughout Canada during the years 1922 to 1939, inclusive. This relationship is indicated in the third column of the following statement and was obtained by dividing the value of apartment contracts awarded in each year by the corresponding figure for total residential building awards.

VALUE OF CANADIAN RESIDENTIAL AND APARTMENT BUILDING CONTRACTS¹, 1922-1939

Year	Value of Building Contracts		Ratio of Apartment to Total Residential
	Total Residential	Apartment	
	\$	\$	
1922.....	104,201,500	4,342,700	4.2
1923.....	97,645,200	8,818,600	9.0
1924.....	91,224,800	9,797,400	10.7
1925.....	96,489,900	12,723,600	13.2
1926.....	109,562,400	20,979,300	19.2
1927.....	124,939,600	25,981,800	20.8
1928.....	139,166,300	39,720,500	26.4
1929.....	128,901,300	22,527,200	17.5
1930.....	93,291,500	15,330,300	16.4
1931.....	81,684,300	16,202,200	19.8
1932.....	28,892,600	1,536,000	5.3
1933.....	23,929,800	903,900	3.8
1934.....	30,588,100	1,641,900	5.4
1935.....	36,408,500	3,249,600	8.9
1936.....	42,857,900	3,921,100	9.2
1937.....	56,207,000	5,815,100	10.3
1938.....	55,025,600	7,807,900	14.2
1939.....	67,451,200	9,829,000	14.6

¹ Data from Maclean Building Reports Ltd.

It will be noted that in 1928 the value of apartment awards was more than a quarter of total residential building, although it had been only an inconsequential fraction in 1922. During the decline in building in the succeeding five years, the relative importance of apartment building decreased, with definite recovery discernible from 1933 to 1938. These figures are of additional interest in that they reveal the degree of subnormality in residential building during the depression years. Declining prices of materials and labour account for only a small percentage of the shrinkage during this period. The reduced amount of new accommodation could not have been nearly sufficient to house the natural increase in population.

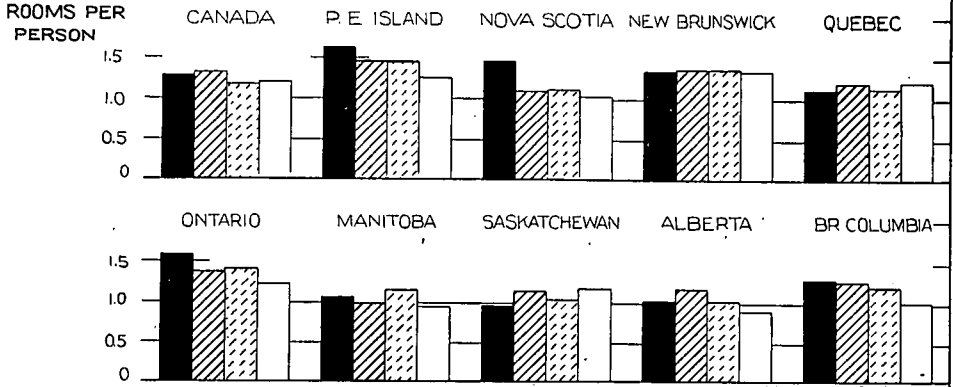
Rooms per Dwelling in Relation to Type.—A definite relationship was revealed by the 1931 Census between the type and average number of rooms per dwelling unit. Single houses showed a consistently larger number of rooms per household than other types of dwellings in seven out of the nine provinces and in 16 of the 20 cities of over 30,000. Semi-detached houses, except in Alberta and Saskatchewan were slightly smaller than single houses. Rows or terraces, with the exception of those in Quebec and Saskatchewan, and the City of Edmonton, came next in point of size, while apartments and flats followed at the end of the list. In the West the average size of this last group is less than in the East where the occurrence of the flat type of dwelling raises the average number of rooms per household above that generally typical of apartment houses. There is a clear division between Eastern and Western areas in the average number of rooms in all four types of dwellings as shown from the following figures, summarizing the range of variation.

RANGE OF VARIATION IN AVERAGE NUMBER OF ROOMS PER HOUSEHOLD, 1931

Type of Dwelling	Eastern Provinces	Western Provinces
Single.....	6.4 (Que.) — 7.7 (P.E.I.)	4.2 (Alta.) — 4.9 (Man.)
Semi-detached.....	5.6 (N.S.) — 6.5 (P.E.I.)	4.4 (B.C.) — 4.8 (Man.)
Row or terrace.....	5.2 (N.S.) — 6.3 (P.E.I. and Que.)	3.5 (Alta.) — 4.8 (Sask.)
Apartment or flat.....	4.2 (Ont.) — 5.7 (N.B.)	2.7 (Alta.) — 3.5 (Man.)

TYPES OF DWELLINGS

AVERAGE NUMBER OF ROOMS PER PERSON IN
DIFFERENT TYPES OF DWELLINGS—CANADA AND
THE PROVINCES, 1931



AVERAGE NUMBER OF ROOMS PER PERSON IN
DIFFERENT TYPES OF DWELLINGS—CITIES
OF 30,000 POPULATION AND OVER, 1931

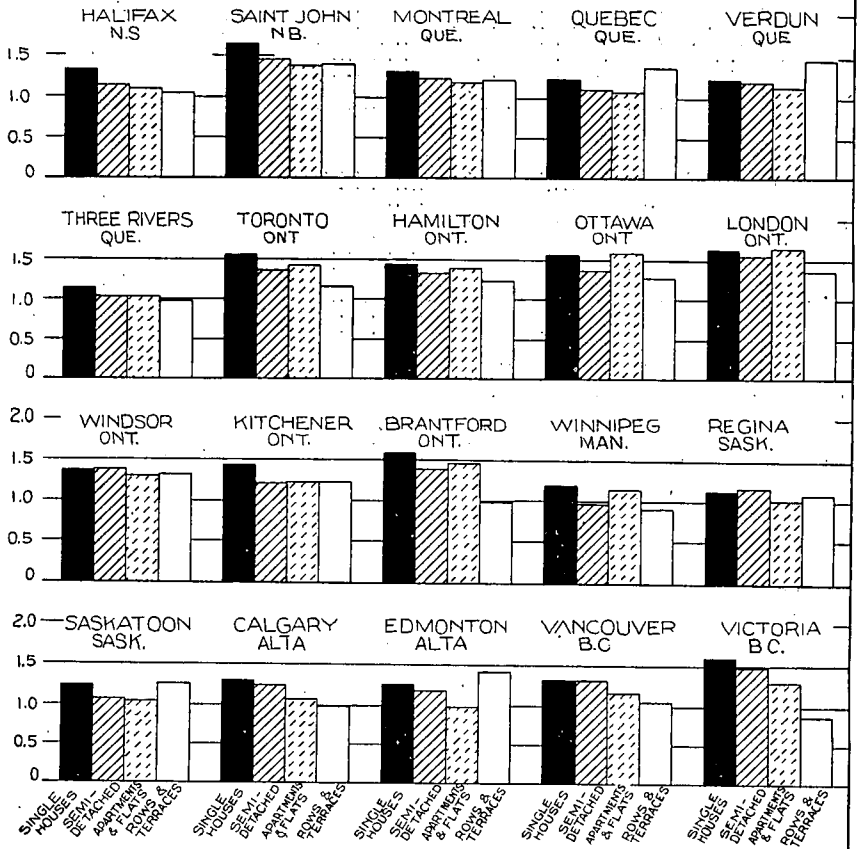


Chart 4

Manitoba is the only one of the Western Provinces showing an average of more than three rooms for apartments and flats. In Ottawa, Quebec City and Saint John where the flat type of dwelling is popular, apartments and flats averaged from 4.8 to 5.7 rooms. Ottawa, the only city showing a considerable proportion of households living in rows or terraces, averaged 6.6 rooms for that type of dwelling. (See Part II, Table 7.)

Household Composition in Relation to Type of Dwelling.—The proportions of children and adults in different types of dwellings is of social significance when considered in relation to building trends. The growing popularity of apartment dwellings in the past decade and a half has already been noted although, as the 1931 Census showed, this type of home still forms but a small fraction of the urban total.

The relationship between the number of children and the total number of persons in households living in the four main types of dwellings is shown in the following statement.

NUMBER OF CHILDREN AS PERCENTAGE OF TOTAL NUMBER OF PERSONS IN HOUSEHOLDS IN SPECIFIED TYPES OF DWELLINGS, 1931

Province or City	Single Houses	Semi-Detached Houses	Apartments and Flats	Rows or Terraces
	p. c.	p. c.	p. c.	p. c.
CANADA.....	51.1	47.5	47.7	46.8
Prince Edward Island.....	50.5	49.8	34.0	51.7
Nova Scotia.....	51.1	55.1	46.7	53.6
New Brunswick.....	54.9	50.3	47.4	51.5
Quebec.....	60.2	53.5	51.6	49.3
Ontario.....	46.3	44.7	33.9	46.4
Manitoba.....	51.7	46.6	34.1	41.3
Saskatchewan.....	53.2	44.9	32.6	44.4
Alberta.....	50.2	42.6	33.7	46.5
British Columbia.....	43.6	39.8	29.9	30.3
Cities of 30,000 population and over—				
Halifax, N.S.....	47.6	49.2	45.6	52.8
Saint John, N.B.....	45.5	48.9	47.8	50.7
Montreal, Que.....	51.4	51.9	50.5	45.8
Quebec, Que.....	56.6	57.4	56.1	50.8
Verdun, Que.....	53.3	54.5	49.4	48.1
Three Rivers, Que.....	58.6	59.7	56.9	61.2
Toronto, Ont.....	41.8	43.3	31.6	44.9
Hamilton, Ont.....	44.7	45.1	31.5	47.1
Ottawa, Ont.....	48.1	52.4	35.6	51.6
London, Ont.....	42.8	38.7	27.8	38.7
Windsor, Ont.....	46.8	44.6	35.9	41.5
Kitchener, Ont.....	46.1	49.0	32.0	41.9
Brantford, Ont.....	44.2	44.6	30.5	45.7
Winnipeg, Man.....	47.1	43.5	32.5	39.0
Regina, Sask.....	46.6	45.4	30.0	43.2
Saskatoon, Sask.....	46.5	39.6	28.8	41.9
Calgary, Alta.....	44.4	39.5	32.1	38.8
Edmonton, Alta.....	47.3	42.0	31.3	41.5
Vancouver, B.C.....	43.4	36.5	29.9	32.6
Victoria, B.C.....	41.8	38.0	27.3	21.6

¹ Calculated on basis of one-family households of two or more persons. Includes children of all ages.

Children formed 51.1 p.c. of the average Canadian household living in single houses in 1931. Provincial percentages were subject to appreciable variations ranging from 60.2 for Quebec to 43.6 for British Columbia, although for the remaining provinces averages differed by no more than 5 p.c. from the Dominion figure. In cities of over 30,000, roughly the same range occurred, as indicated by a maximum of 58.6 p.c. for Three Rivers and a minimum of 41.8 p.c. for Toronto and Victoria. Apart from Quebec cities, which were noticeably above average in this respect, other urban centres tended to concentrate around 45 p.c.

In the case of households living in semi-detached houses and rows or terraces, there were only minor differences in the average proportion of children per household. Taking Canada as a whole it was 47.5 p.c. for semi-detached houses and 46.8 p.c. for rows and terraces, while the degree of scatter about these averages was about the same as for single houses. The British Columbia percentage of 30.3 for rows and terraces was the one noteworthy exception to this statement.

TYPES OF DWELLINGS

AVERAGE NUMBER OF CHILDREN PER HOUSEHOLD*
IN DIFFERENT TYPES OF DWELLINGS.

CITIES OF 30,000 POPULATION AND OVER, 1931

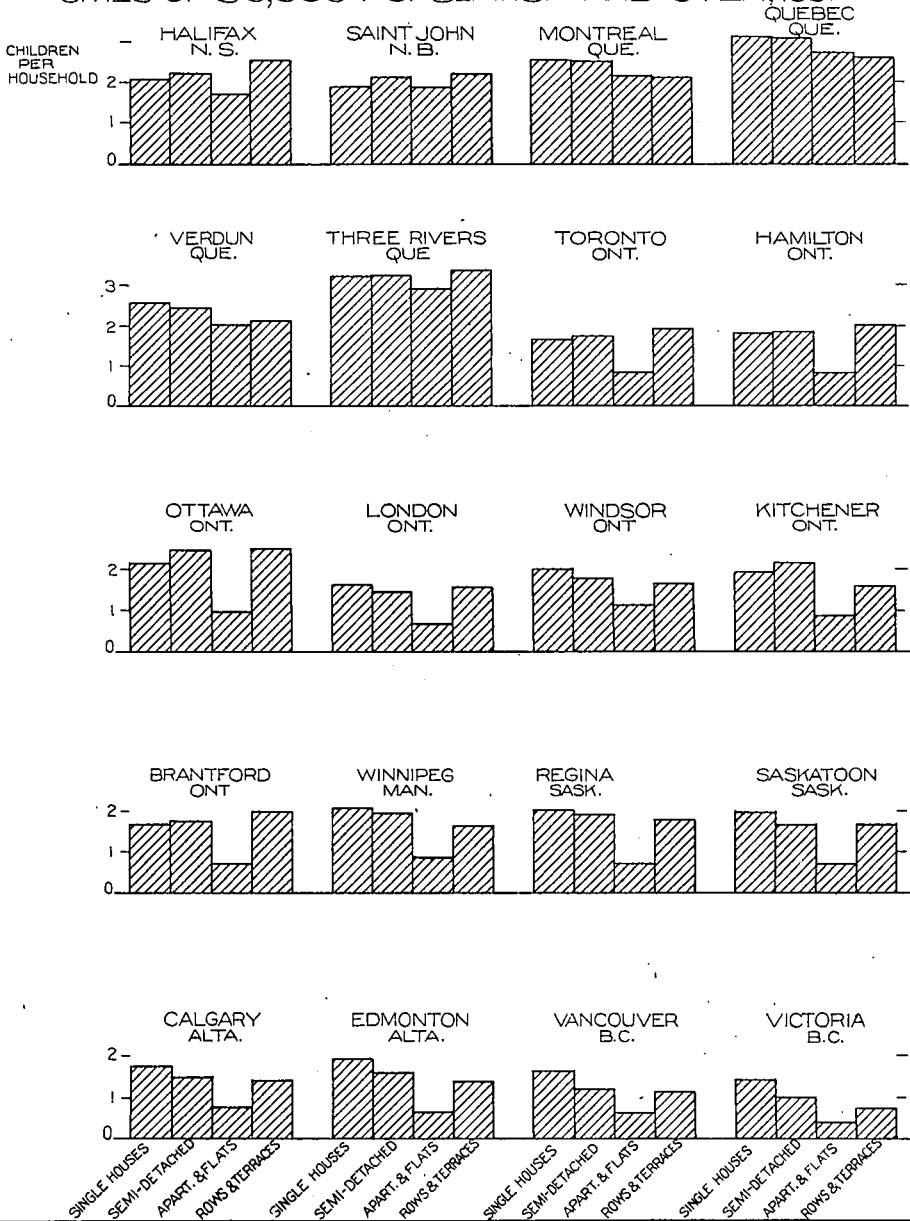


Chart 5

Although the Canadian average for apartments and flats showed 47.7 p.c. of household members in this type of dwelling to be children, the figure is greatly influenced by the Quebec average of 51.6 p.c. As already noted, Quebec urban households are housed predominantly in this kind of dwelling and they form about two-thirds of all Canadian households living in flats and apartments. The range of averages for other provinces varied from 47.4 p.c. for New Brunswick to 29.9 p.c. for British Columbia. In Prince Edward Island and all the provinces west of Quebec, children formed less than 35 p.c. of households living in apartments and flats. For cities of over 30,000, percentages ranged between 56.9 for Three Rivers and 27.3 for Victoria and tended to concentrate around 30 p.c. Apart from this noticeably smaller proportion of children in apartments and flats outside of Quebec, there appeared to be no significant differences in proportions for other types of dwellings. (See Part II, Table 7.)

CHAPTER V

THE ADEQUACY OF CANADIAN HOUSING ACCOMMODATION

It must be made clear at the outset that the quantitative data available for this study provide only a partial basis of judging whether or not Canadian housing accommodation is adequate. One large room, well lighted, properly ventilated and heated, may provide better living quarters than two rooms which are small, dark, and without proper ventilation or heating. The age of the occupants is another important consideration of which it is not possible to take account. Even with all such relevant facts at hand, there would still remain the problem of what accommodation may rightly be termed adequate. Any available criteria of adequacy are admittedly arbitrary since they rest chiefly upon personal opinion rather than scientific tests. The only criterion available for the present analysis is the number of rooms per person, which is imperfect even as a measure of crowding. When supplemented by information pertaining to rentals and earnings, however, it is possible to make space comparisons of some significance. One room per person has been assumed to represent an adequate amount of housing space. This corresponds to the practice followed in presenting the Real Property Inventory of the United States in 1934 but it is more liberal than the allowance of two persons per room considered by the International Labour Office* in a recent study of European housing conditions.

Trends in Rooms per Person.—Although accurate averages of space per person were not available from earlier censuses, sufficient information is available to make close estimates covering the counts of 1931, 1921, 1911, and 1901.* These figures reveal the greatest relative improvement in areas which were newly settled in 1901. In the territories which later became Saskatchewan and Alberta, there was in 1901 an average of only 0.68 rooms per person as compared with a Dominion average of 1.16. In 1931 the Prairie Provinces still fell materially below the Dominion average of 1.27 rooms per person but, whereas this represented an average improvement of 9 p.c., corresponding percentages for the Western Provinces were: Manitoba 25 p.c., Saskatchewan 38 p.c., Alberta 49 p.c. and British Columbia 40 p.c.

* *Housing Policy in Europe*—Series G 3—p. 22.

† Earlier census results show the number of homes of 1, 2, 3, 4, 5, 6—10, 11+rooms. The percentages of homes of 7, 8, 9, 10, 11, etc., rooms in 1931 were applied to earlier census totals in the 6—10, and 11+ groups in order to estimate the total number of rooms occupied. Percentages showing the relative number of homes of 1, 2, 3, 4, and 5 rooms were consistent from 1901 onward.

NUMBER OF ROOMS PER PERSON, 1901-1931¹

Province or City	1901	1911	1921	1931
CANADA ²	1.16	1.21	1.25	1.27
Prince Edward Island.....	1.27	1.50	1.59	1.62
Nova Scotia.....	1.28	1.40	1.42	1.42
New Brunswick.....	1.25	1.33	1.37	1.35
Quebec.....	1.03	1.08	1.13	1.14
Ontario.....	1.37	1.48	1.50	1.51
Manitoba.....	0.84	0.95	1.01	1.05
Saskatchewan.....	0.68	0.78	0.93	0.94
Alberta.....	0.68	0.84	1.01	1.01
British Columbia.....	0.90	0.99	1.15	1.26
Cities of 30,000 population and over—				
Halifax, N.S.....	-	-	1.12	1.23
Saint John, N.B.....	-	-	1.39	1.43
Montreal, Que.....	-	-	1.08	1.18
Quebec, Que.....	-	-	1.03	1.10
Verdun, Que.....	-	-	1.02	1.13
Three Rivers, Que.....	-	-	1.05	1.04
Toronto, Ont.....	-	-	1.29	1.41
Hamilton, Ont.....	-	-	1.40	1.41
Ottawa, Ont.....	-	-	1.42	1.48
London, Ont.....	-	-	1.57	1.64
Windsor, Ont.....	-	-	1.37	1.34
Kitchener, Ont.....	-	-	1.37	1.39
Brantford, Ont.....	-	-	1.52	1.57
Winnipeg, Man.....	-	-	1.11	1.19
Regina, Sask.....	-	-	1.01	1.12
Saskatoon, Sask.....	-	-	1.26	1.20
Calgary, Alta.....	-	-	1.25	1.25
Edmonton, Alta.....	-	-	1.21	1.22
Vancouver, B.C.....	-	-	1.22	1.30
Victoria, B.C.....	-	-	1.39	1.53

¹ 1901-21 estimated.

² Number of rooms per person in 1891 = 1.07. No data available for separate provinces.

Considering the Dominion as a whole, it is apparent that a fairly gradual increase in the estimated average space per person continued from 1901 when this figure was 1.16, until 1921 for which the corresponding average was 1.25. Subsequently, the rate of increase dropped sharply as indicated by the 1931 average of 1.27.

Available statistical data are insufficient to furnish an explanation of changing space per person. There was no discernible relationship, for example, between census figures of population growth and the increase in space per person between 1921 and 1931. Verdun, with a population increase of 143 p.c. recorded one of the largest improvements in average space per person from 1.02 to 1.13. Victoria, with a population increase of less than 1 p.c., also showed a large advance in rooms per person from 1.39 to 1.53. Other cities, with one exception, ranged between these extremes. This exception was Saskatoon in which a decline in space per person from 1.26 to 1.19 was accompanied by a 68 p.c. increase in population.

The same contradictory evidence is provided by census statistics of earnings. In Regina, where there was a population increase of 55 p.c. and an improvement of 0.11 rooms per person between 1921 and 1931, the average earnings of married wage-earner family heads dropped from \$1,632 to \$1,451. Similarly in Winnipeg, population mounted 22 p.c. while space per person advanced 0.08 rooms per person and average earnings of wage-earner family heads showed a decline from \$1,600 to \$1,472. In other cities, such as Montreal, Toronto and Victoria, greater earnings were accompanied by population increases and more space per person, as might be expected, but exceptions were too frequent to make direct inferences from these data. These relationships have been further complicated by a decline in general living costs while rents were rising.

Presumably it would be necessary to have continuous records of statistical series mentioned in the foregoing paragraphs, as well as a detailed record of residential building, in order to gain an adequate idea of relationships between space occupied and factors having a bearing upon it. At present no such series exist. A clue to the apparent contradictions mentioned above is furnished, however, by records of residential building contracts awarded in Ontario and Quebec between 1921 and 1931. The increase between 1921 and 1928 in the value of residential building contracts awarded was 45 p.c. for Ontario and 199 p.c. for Quebec. Subsequent declines between 1928 and 1931 were 39 p.c. for Ontario and 47 p.c. for Quebec. Population during the decade between 1921 and 1931 mounted by 17 p.c. in Ontario and 22 p.c. in Quebec. The tendency for residential building to expand rapidly at uneven rates in different areas when times are prosperous, and to contract irregularly when depression sets in, is plainly apparent. Population, on the other hand, tends to maintain a fairly even rate of growth, in marked contrast with the erratic behaviour of building. A cross-sectional view of factors affecting space per person, of course, cannot reveal different and changing rates of growth. It would be quite possible, for example, to have a building boom and rapid extension of living accommodation, providing more rooms per person, followed by a coincidental decline in earnings and living costs. Even if rents remained stationary, more commodious living quarters could still be provided so long as aggregate living costs fell faster than earnings. There is reason to believe this situation actually occurred between 1921 and 1931.

It seems safe to assume that in urban areas at least, income rather than the rate of population growth or state of development, is the fundamental factor contributing to adequate housing. As will be noted later, families with relatively large earnings have more space than those with low earnings and, likewise, rooms per person tend to increase in the higher rental groups.

Provincial, Rural-Urban and Owner-Tenant Comparisons of Rooms per Person.—It has been stated that the population of Eastern Canada is more amply provided with housing space than is the population of the more recently settled areas in the West. British Columbia, however, which has grown from one of the oldest Western settlements and which possesses abundant housing materials, compares favourably with Eastern Canada, particularly in urban areas. For the Dominion as a whole, the average number of rooms per person in 1931 was 1.27. In the provinces of Prince Edward Island, Nova Scotia, New Brunswick and Ontario, this average was exceeded but, in the remaining five, provincial figures were lower than average due chiefly to crowding in rural areas. For the three Prairie Provinces the average accommodation was less than one room per person in rural communities. The actual rural averages were:

Manitoba 0.93, Saskatchewan 0.84, and Alberta 0.88. Space per person in Prince Edward Island, Nova Scotia and Ontario was greater in rural than in urban areas but the reverse was true in all other provinces. The Dominion average for the rural population was 1.19 rooms per person as compared with 1.34 for urban dwellers. The age of the settlement, its wealth, the type of farming which is done, the climate and the availability of a cheap fuel supply all appear to have a bearing upon rural housing.

In Western Canada, for example, farms are large and the growth of grain production has involved the need for extensive equipment in implements and power machinery. Relative to his total investment, the Western farmer's outlay on land and machinery has been heavy. This fact, together with inaccessibility of building materials and fuel in a relatively cold climate has contributed to crowded conditions in rural Prairie areas. It is significant that crowding there has lessened materially since 1901, indicating that as his position became more secure economically the farmer has improved housing accommodation. Even in well established communities, however, the type of farming still affects living conditions. New Brunswick, with more machinery per farm than Nova Scotia is less well equipped with household appliances* and in 1931 averaged only 1.29 rooms per person in rural areas as compared with 1.49 for Nova Scotia.

It has been noted that the average number of rooms per person throughout the Dominion in urban areas was 1.34 and, as in the case of rural districts, most of the Eastern Provinces exceeded this average while the Western Provinces fell below it. There was much greater difference between the high and low averages in rural than in urban figures. The latter ranged from 1.54 for Prince Edward Island to 1.17 for Saskatchewan, while the corresponding rural range was indicated by the averages for these same provinces, of 1.65 and 0.84, respectively. (See Part II, Tables 8 and 9.)

* Bulletin No. 19, Seventh Census of Canada, pp. 10 and 16.

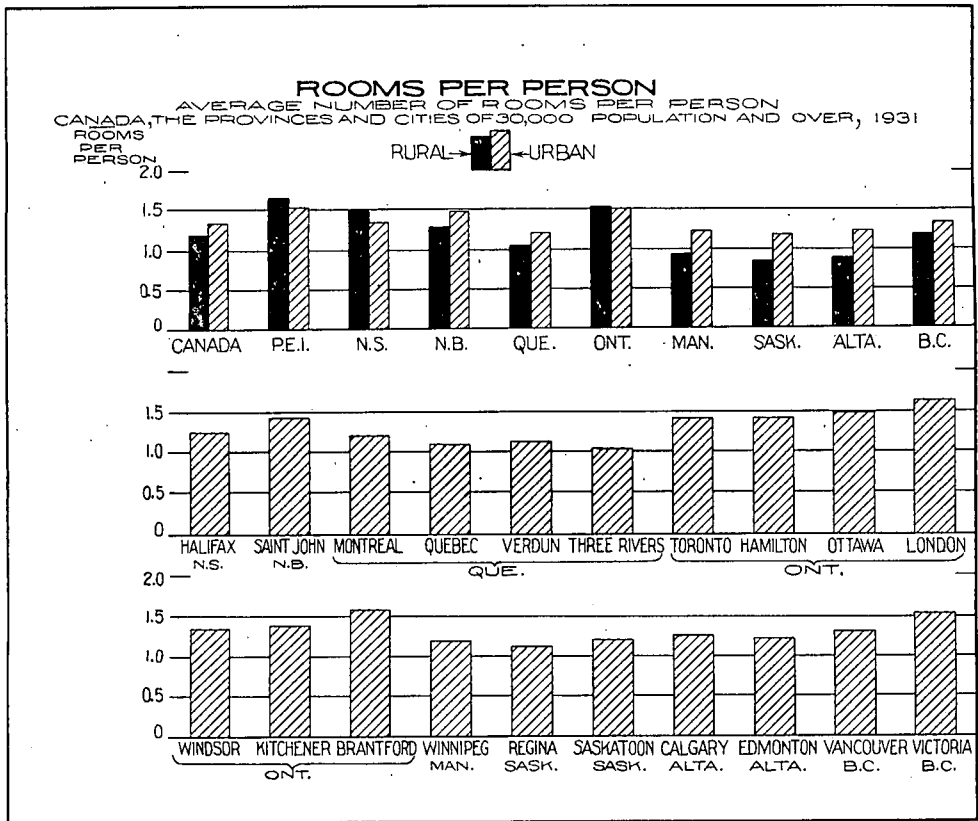


Chart 6

As might be anticipated, the population living in owned homes enjoyed more space per person than tenant occupants, although differences were generally not large. The Dominion average for owner households was 1.33 rooms per person as against 1.16 for tenant households. There were, however, noteworthy exceptions to this relationship. Tenant households in Saskatchewan and Alberta had slightly more space per person than owner households and in Manitoba the two groups were almost upon a par. This is explained by the relatively large number of rural owned homes in these provinces in which crowding is more marked than in any other class of Canadian home. In Prairie urban centres, more adequate accommodation existed in owned than in rented homes but the rural population is so important in Alberta and Saskatchewan that it dominated 1931 provincial averages of rooms per person. The following statement is an extract from Table 8, Part II.

ROOMS PER PERSON FOR TOTAL POPULATION CLASSIFIED AS (1) RURAL AND URBAN AND (2) OWNERS AND TENANTS, 1931

Province	Total Population	Rural	Urban	Owners	Tenants
CANADA.....	1.27	1.19	1.34	1.33	1.16
Prince Edward Island.....	1.62	1.65	1.54	1.68	1.32
Ontario.....	1.51	1.53	1.50	1.65	1.29
Nova Scotia.....	1.42	1.49	1.34	1.55	1.14
New Brunswick.....	1.35	1.29	1.47	1.40	1.24
British Columbia.....	1.26	1.17	1.33	1.34	1.15
Quebec.....	1.14	1.05	1.20	1.16	1.11
Manitoba.....	1.05	0.93	1.21	1.08	1.04
Alberta.....	1.01	0.88	1.22	1.00	1.03
Saskatchewan.....	0.94	0.84	1.17	0.93	0.97

Distribution of Population in Urban Homes.—An approximate idea of rooms per person is given in the preceding section but unfortunately such averages provide only superficial information concerning this subject. To gain a clear conception of the adequacy of existing housing accommodation, it is necessary to know the distribution of households of different sizes classified according to the number of rooms occupied. The arrangement of census data in this form is a laborious and costly process, which precluded general treatment of 1931 data in such a manner. It has been possible, however, to make compilations for three large urban areas, *viz.*, Montreal, Toronto and Winnipeg, showing the number of persons per household classified according to the number of rooms occupied. Since the distribution of families according to room groups is similar in all urban areas, this information is of considerable value in indicating the location and extent of crowding in Canadian cities of over 30,000 population. It is presented in Tables 10 and 11, Part II, showing, first, the number of rooms occupied by households of different sizes and, second, the actual number of persons in specified room groups.

Relatively little crowding appeared to exist among families of four persons or less. The proportion of four-person households with less than one room per person was 8.2 p.c. for Montreal, 10.8 p.c. for Toronto, and 17.9 p.c. for Winnipeg, and similar figures for smaller households were considerably lower. These percentages rose rapidly for household groups of more than five persons and households of more than six persons averaged less than one room per person in all three cities. This group included 20.1 p.c. of households in Montreal, 11.8 p.c. of households in Toronto and 15.0 p.c. of households in Winnipeg. Of the household groups with more than eight persons, 76.7 p.c. to 97.6 p.c. occupied less than one room per person, the first figure referring to nine-person households in Toronto and the latter figure to those of fifteen persons in Winnipeg. From these data it appears that the great majority of households of more than six persons were inadequately housed. The fact that this was true of Toronto is particularly significant, for space available per person in that city compared favourably with most other Canadian cities of over 30,000 population.

Turning from family groups to the accommodation of individuals, the facts are even more striking. They are shown in summary form in the following statement, which indicates the number of rooms per person occupied by the first, second and third quarters of the population in each city.

Item	Rooms per Person		
	Montreal	Toronto	Winnipeg
One-quarter of the population live in less than.....	0.78	1.00	0.82
One-half of the population live in less than.....	1.13	1.34	1.17
Three-quarters of the population live in less than.....	1.48	1.87	1.51

Considering only the persons living in less than one room, it was found that the percentage these formed of the total population was surprisingly high. The figures are as follows:—

City	Percentage of the Population Living in —			
	Less than 1 Room per Person	0.50 Rooms or less per Person	0.50—0.74 Rooms per Person	0.75—0.99 Rooms per Person
Montreal.....	40.45	3.74	19.79	16.95
Toronto.....	24.18	1.46	9.95	12.77
Winnipeg.....	35.74	3.58	16.27	15.89

After an examination of such figures, the question naturally arises: Are these conditions typical of those in other Canadian cities? No final answer can be given at the present time but evidence available would support a reply in the affirmative.

There were only five out of a total of 20 cities of over 30,000 in 1931 for which the average space per person was greater than in Toronto and four in which the average space per person was less than in Montreal or Winnipeg. In these four it may be assumed fairly safely that over 40 p.c. of the population was living in less than one room per person. In the seven cities with averages between those of Toronto and Winnipeg, comparable percentages would likely have ranged between 25 and 40. In only five cities is it likely that the proportion of persons living in less than one room was below 25 p.c. The basis of this judgment is the brief statement, immediately preceding and the one which follows, showing the average number of rooms per person in cities of over 30,000 population, an extract from Table 9, Part II.

ACCOMMODATION IN HOUSEHOLDS OF CITIES OVER 30,000, 1931

City	Rooms per Person	Persons per Household	Rooms per Household
Three Rivers.....	1.04	5.45	5.65
Quebec.....	1.10	5.29	5.83
Regina.....	1.12	4.26	4.79
Verdun.....	1.13	4.27	4.82
Montreal.....	1.18	4.60	5.43
Winnipeg.....	1.19	4.37	5.20
Saskatoon.....	1.20	4.25	5.09
Edmonton.....	1.22	3.99	4.87
Halifax.....	1.23	4.55	5.60
Calgary.....	1.25	3.94	4.94
Vancouver.....	1.30	3.72	4.83
Windsor.....	1.34	4.18	5.62
Kitchener.....	1.39	4.20	5.85
Hamilton.....	1.41	4.12	5.80
Toronto.....	1.41	4.10	5.78
Saint John.....	1.43	4.21	6.03
Ottawa.....	1.48	4.40	6.52
Victoria.....	1.53	3.43	5.26
Brantford.....	1.57	3.95	6.19
London.....	1.64	3.88	6.34

It may be noted from the above statement that no close relationship existed between the average number of rooms per household and the average number of persons per household. London, with the largest number of rooms per household, had less than the average number of persons per household. The average number of persons per household in Prairie cities was somewhat larger than in Ontario cities, although the average number of rooms per household was appreciably larger in Ontario than on the Prairies. It would appear fairly clear from the facts cited that the size of the home did not influence the size of families to any appreciable extent.

Number of Children per Household as a Crowding Factor.—It might be expected that where the number of children was above average, the number of rooms per person would fall below average. This relationship, however, is by no means usual; just as frequently a greater than average number of children was accompanied in 1931 by a greater than average number of rooms. Differences appeared to be mainly geographical, although related to some extent to rural and urban conditions.* The similarity between urban and tenant positions with respect to these factors naturally was quite marked since tenants were largely urban dwellers and commonly form a majority of urban households. The statement which follows indicates in concise form the relationships of provincial and Dominion averages (based on Table 8, Part II.)

RELATIONSHIPS BETWEEN PROVINCIAL AND DOMINION AVERAGES OF THE NUMBER OF CHILDREN PER HOUSEHOLD AND THE NUMBER OF ROOMS PER PERSON, 1931

Province	Total	Rural	Urban	Owners	Tenants
Prince Edward Island.....	C	B	C	B	C
Nova Scotia.....	C	B	C	B	A
New Brunswick.....	C	C	C	C	C
Quebec.....	A	A	A	A	A
Ontario.....	B	B	B	B	B
Manitoba.....	A	A	D	A	D
Saskatchewan.....	A	A	D	A	D
Alberta.....	D	D	D	D	D
British Columbia.....	D	D	D	B	D

A—number of children *above* Dominion average and number of rooms per person *below* Dominion average

B—number of children *below* Dominion average and number of rooms per person *above* Dominion average

C—number of children *above* Dominion average and number of rooms per person *above* Dominion average

D—number of children *below* Dominion average and number of rooms per person *below* Dominion average

Crowding in Low Rental Homes.—This section is limited almost entirely to a consideration of cities of over 30,000 population. Separate figures for smaller cities were not available and it was considered that provincial averages were too broad to be of much significance. Due to the organization of census records, households with husband and wife living together have been taken as typical of all urban tenant households. They comprised 330,137 out of a total of 426,157 ordinary tenant households in cities of over 30,000. The residue of 96,020 tenant households included one-person households and those living in institutions, etc.

In 1931, there were 51,778 households paying rent of \$15 or less per month in the twenty largest cities of Canada and approximately 5,000 were paying less than \$10 per month. In very few of these cities were such tenants living in homes which provided an average of one room per person. Tenants in Regina paying less than \$10 per month averaged 0.5 rooms per person and other cities ranged upward to 1.1 rooms for tenants in this group. The average number of rooms per person was 1.0 or better for only four of the twenty cities among tenants paying from \$10 to

* However, for the country as a whole, rooms per person decline as children per family increase (see page 130). Regional housing differences hide this tendency in the above comparison.

\$15 per month. Averages in this group ranged from 0.6 for Regina, Sask., to 1.1 for Victoria, B.C. Accommodation generally averaged 1.0 rooms per person or better where rentals exceeded \$15 per month.

ROOMS PER PERSON FOR TENANT HOUSEHOLDS¹ PAYING RENTS OF \$15 OR LESS PER MONTH,
1931

Cities of over 30,000 Population	Less than \$10 per Month		\$10-\$15 per Month	
	Households	Rooms per Person	Households	Rooms per Person
TOTAL.....	4,879	-	46,899	-
Halifax, N.S.....	245	0.6	1,327	0.7
Saint John, N.B.....	361	0.9	2,014	1.1
Montreal, Que.....	1,139	0.8	19,896	0.9
Quebec, Que.....	195	0.7	2,227	0.8
Verdun, Que.....	26	0.8	730	0.9
Three Rivers, Que.....	79	0.8	976	0.8
Toronto, Ont.....	488	0.8	4,565	0.8
Hamilton, Ont.....	304	0.8	2,026	0.9
Ottawa, Ont.....	110	0.7	1,206	0.9
London, Ont.....	52	1.1	625	1.1
Windsor, Ont.....	36	0.8	414	0.9
Kitchener, Ont.....	80	0.7	539	0.8
Brantford, Ont.....	78	0.9	667	1.1
Winnipeg, Man.....	586	0.6	2,912	0.7
Regina, Sask.....	119	0.5	859	0.6
Saskatoon, Sask.....	60	0.6	538	0.8
Calgary, Alta.....	84	0.7	842	0.7
Edmonton, Alta.....	325	0.7	1,199	0.8
Vancouver, B.C.....	435	0.8	2,622	0.8
Victoria, B.C.....	77	0.9	715	1.1

¹ Includes only households with husband and wife living together as heads.

The evidence of crowding indicated by these figures is scarcely more important than the simple fact that over 50,000 tenant households comprising approximately 12 p.c. of the tenant households in the twenty largest cities were paying rent of \$15 or less per month. It is a safe assumption that the great majority of unsatisfactory dwellings revealed by surveys cited in Chapter III are included in this group. It is also certain that a large proportion of the families concerned cannot afford even as much as \$15 per month for rent. On the other hand, it has been calculated by the Lieutenant-Governor's Committee for Toronto and verified by the National Construction Council* that a dwelling involving a capital expenditure of \$2,700 cannot be rented for \$12.50 per month except at a loss of approximately \$90 per annum, even assuming the exceptionally low interest rate on capital of 4 p.c. A 6 p.c. rate would involve an annual deficit of over \$140 per annum. The gap between income for low wage groups and building costs is further widened by the fact that commercial interest rates are generally insufficient to provide for the self-liquidation of projects requiring capital expenditure of less than \$3,500. The only alternatives to admittedly unsatisfactory housing conditions now in existence therefore appear to be either in a change in the national income structure, or in some sort of subsidization to supplement private enterprise in providing adequate accommodation for families with small incomes.

* Special Parliamentary Committee on Housing, 1935, p. 376.

Tenure and Household Type in Relation to Crowding.—As already noted, tenant households generally had somewhat less space per person in 1931 than occupants of owned homes but census records do not reveal much indication of crowded conditions in the typical one-family tenant household. However, in households of two or more families of which there were 26,775 in cities of over 30,000 there was an average of only 0.92 rooms per person. In all but three cases city averages were below 1.00, ranging from 0.77 for Three Rivers, Que., to 1.08 for Victoria, B.C. It is worthy of note that less than 2,000 of these multiple-family households were included among the 51,778 tenants paying \$15 per month rent or less. Most multiple-family dwellings are of more than average size and still command rentals above this level despite their characteristic run-down condition and lack of equipment.

It has already been pointed out that in Alberta and Saskatchewan tenants occupied more rooms per person than the occupants of owned homes. This was due to crowding in the homes of rural owners. In cities of over 30,000, one-family owner and tenant households both averaged more than one room per person in the Prairie Provinces. Multiple-family owner households, however, were on the borderline, averaging 1.00 rooms per person in Saskatoon and Regina, 1.05 in Calgary and Winnipeg, and 1.03 in Edmonton. Multiple-family tenant households averaged 0.84 in Winnipeg and Saskatoon, 0.79 in Regina, 0.84 in Calgary and 0.87 in Edmonton. Saint John, London and Victoria were the only cities of over 30,000 in which multiple-family tenant households averaged more than one room per person. (See Part II, Table 14 and Chart 17, page 96.)

Rooms per Person in Different Types of Dwellings.—It is at once apparent from the statement which follows (an extract from Table 7, Part II) that no discernible relation existed between crowding and different types of dwellings. Averages of 1.28 for single houses, 1.30 for semi-detached houses, 1.18 for apartments and flats, and 1.20 for rows and terraces were all well above the arbitrary minimum of 1.00 considered as adequate. Sub-average figures for the Western Provinces were common to all types of dwellings. (See Chart 4, page 47.)

AVERAGE NUMBER OF ROOMS PER PERSON IN DIFFERENT TYPES OF DWELLINGS, 1931

Province	Single Houses	Semi-Detached Houses	Apartments and Flats	Rows or Terraces
CANADA.....	1.28	1.30	1.18	1.20
Prince Edward Island.....	1.64	1.45	1.45	1.27
Nova Scotia.....	1.47	1.11	1.12	1.04
New Brunswick.....	1.35	1.36	1.37	1.35
Quebec.....	1.13	1.22	1.14	1.22
Ontario.....	1.56	1.36	1.40	1.22
Manitoba.....	1.05	0.98	1.14	0.93
Saskatchewan.....	0.94	1.13	1.03	1.16
Alberta.....	1.01	1.15	1.02	0.88
British Columbia.....	1.27	1.24	1.18	1.01

Conclusions.—Although Dominion averages show little indication of crowding, it has been demonstrated by reference to detailed data for Montreal, Toronto and Winnipeg that evidence of crowding did exist. It has been shown, for example, that at least 25 p.c. of the population in the majority of Canadian cities of over 30,000 lived in less than one room per person at the time of the 1931 Census and in some cities it is probable that 40 p.c. or more of the population occupied less than one room per person. These conditions obtained where the average number of rooms per person ranged from 1.04 to 1.41, illustrating how satisfactory averages may obscure a comparatively unsatisfactory condition.

Insufficient income appeared to be the cause of crowding revealed by the 1931 Census. As already noted, the clearest evidence of crowding was shown for tenants paying \$15 or less per month in rent and for multiple-family household tenants. It is rarely possible to obtain adequate living quarters of four or five rooms for \$15 per month in larger Canadian cities. The fact that 15.7 p.c. of all tenants in cities of over 30,000 were limited to this amount indicates that pressure from limited incomes was mainly responsible for the occupation of such dwellings. Likewise, the explanation of two or more families living together as a single household is usually traceable to inadequate income.

In the Prairie Provinces, rooms per person averaged less than elsewhere in the Dominion. Although this was most pronounced in rural areas, it was also clearly evident in urban centres. Relatively higher building costs and rentals as well as higher heating costs presumably were mainly accountable for this condition, which was apparent in high as well as low rental tenant groups.

Census data showed no other relationships which would shed light upon conditions of crowding. More than the average number of children were associated with crowding only in areas where incomes were relatively low. Although owners were more spaciouly housed than tenants, the difference did not appear significant except in the case of tenant households of two or more families which, as already observed, is related to lack of income. Finally, there appeared to be no connection between the type of dwelling and the average number of rooms per person.

CHAPTER VI

URBAN EARNINGS AND HOUSING ACCOMMODATION

Introductory.—This chapter presents an analysis of Canadian urban earnings and housing data for 1931 and 1936. The basic material has been obtained by sampling census returns for households of a predominant type from some of the principal cities of Canada. The random sample for each city usually consisted of 1,000 or more cases, about equally divided between tenant and owner households of the wage-earner and salaried classes. The sample was limited further to households of one private family with husband and wife living together as joint family heads, such cases usually comprising from one-half to three-quarters of all households in the cities examined. Some households included one or more lodgers and, in such cases, family earnings excluded amounts earned by these individuals. The lodgers were included, however, in calculations of rooms per person.

The analysis of these data has been made with several main objectives in view. Foremost has been that of obtaining a picture of the distribution of earnings and of differences in earnings levels between 1931 and 1936. The relationship between earnings and various significant characteristics of housing and tenure is examined in the remainder of the chapter. Answers have been sought to such questions as: How do earnings of owners and tenants compare? What is the relation between earnings and adequacy of accommodation? What proportion of earnings is devoted to rents, and how do earnings compare with the value of homes owned?

The nature of family earnings and rents warrants a brief comment. Family earnings as reported to census enumerators may not have been perfectly exact. However, comparative tests of these data with earnings averages computed from industrial census returns have given results that checked very closely. Further, the consistency discovered in earnings distributions gives grounds for believing that the data provide a reliable basis for appraising the earnings situation. Rent comparisons were complicated by the fact that no distinction could be made between furnished and unfurnished or heated and unheated dwellings. It is safe to say, however, that the proportion of furnished homes is small and has a negligible effect upon the samples examined. The proportion of heated homes varies from city to city, depending chiefly upon the number of dwellers in apartments and flats but this fact should make very little difference to an examination of underlying tendencies affecting rent-earnings ratios and, of course, it is of no consequence in the consideration of owned homes.

Average Family Earnings.—The data hereafter presented indicate the earnings position of the most typical Canadian family. The proportion of all families which this type forms in the cities sampled and the size of the sample may be observed from the following statements:—

TOTAL HOUSEHOLDS IN CITIES SAMPLED, 1931

City	Total Households	Estimated One-Family Wage-Earner Households with Husband and Wife as Joint Heads ¹	
		No.	P.C. of Total in City
Halifax	12,213	6,700	55
Three Rivers	6,208	4,200	68
Montreal	171,348	104,809	61
Verdun	13,919	10,600	76
Toronto	149,994	81,300	54
Hamilton	37,270	22,300	60
Brantford	7,503	4,300	57
Winnipeg	48,583	28,100	58
Regina	12,074	7,500	62
Saskatoon	9,769	5,800	59
Calgary	20,543	11,800	57
Edmonton	19,007	10,700	56
Vancouver	61,268	30,400	50
Victoria	10,523	3,700	35

¹ The residual households include all families with non-wage-earner heads and broken families with wage-earner heads.

WAGE-EARNER FAMILIES OF SAMPLE, BY TENURE, FOR SPECIFIED CITIES, 1931 AND 1936

City	Total	Owners	Tenants
1931			
Halifax.....	1,180	646	534
Three Rivers.....	655	307	348
Montreal.....	1,897	933	964
Verdun.....	1,156	494	662
Toronto.....	1,925	952	963
Hamilton.....	1,440	725	715
Brantford.....	1,185	569	616
Winnipeg.....	1,382	665	717
Regina.....	1,152	580	572
Saskatoon.....	1,180	613	567
Calgary.....	1,038	457	581
Edmonton.....	1,223	610	613
Vancouver.....	1,285	720	565
Victoria.....	1,252	701	551
1936			
Winnipeg.....	1,565	673	892
Regina.....	1,196	574	622
Saskatoon.....	1,237	619	618
Calgary.....	1,309	570	739
Edmonton.....	1,233	626	607

To obtain an accurate idea of relative levels of earnings in various cities, it is necessary to know the average earnings per person in addition to family earnings, since the average of size families differed appreciably from place to place. Averages of sample earnings are shown in Chart 7 and the statement following:—

PERSONS PER HOUSEHOLD AND AVERAGE ANNUAL EARNINGS PER HOUSEHOLD AND PER PERSON IN SPECIFIED CITIES, 1931 AND 1936

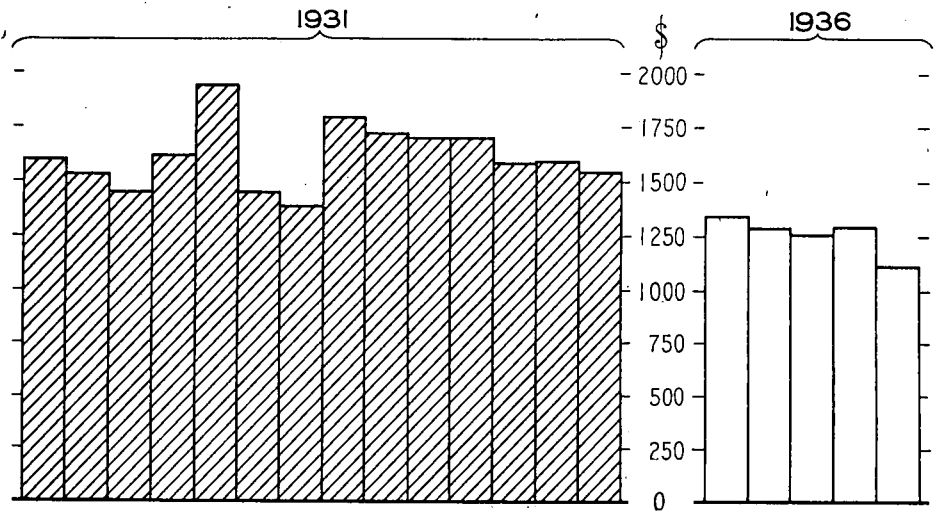
City	Persons per Household ¹		Average Earnings per Household		Average Earnings per Person	
	1931	1936	1931	1936	1931	1936
			\$	\$	\$	\$
Halifax.....	4.4		1,602		366	
Three Rivers.....	5.5		1,450		266	
Montreal.....	4.3		1,622		375	
Verdun.....	4.4		1,530		359	
Toronto.....	3.7		1,934		516	
Hamilton.....	3.9		1,449		371	
Brantford.....	4.0		1,379		345	
Winnipeg.....	4.1	3.9	1,784	1,333	435	339
Regina.....	4.0	4.0	1,718	1,284	433	323
Saskatoon.....	4.0	4.0	1,697	1,256	424	310
Calgary.....	3.8	3.8	1,697	1,295	444	339
Edmonton.....	4.0	4.0	1,579	1,119	395	280
Vancouver.....	3.8		1,589		419	
Victoria.....	3.7		1,533		409	

¹ Year ended June 30. Tenant and owner averages weighted according to proportions of these types of households.
² Exclusive of lodgers.

It seems improbable that comprehensive city averages of income per person would differ materially from these figures. As already indicated, one-family households of the type sampled represented a large proportion of all households. Residual wage-earner households would increase the proportion to better than 70 p.c. of the total. Income per person in these residual wage-earner families, however, would probably be lower than the figures shown above since they included many multiple-family households and others with widow heads or husband absent. These would usually live at lower standards than single-family households. Against them must be balanced families living on income from investments and those whose chief bread winners were employers or worked on their own account. Together these formed not more than 20 p.c. of urban households in cities of over 30,000 population. Finally, there was a further 8 p.c. whose heads had no recognized occupation, largely representing broken families supported mainly by junior members and likely to average less earnings per person than unbroken families with wage-earner heads.

It will be observed from the preceding statement that average earnings per household in 1931 ranged from \$1,934 down to \$1,379. However, differences in the average number of persons per family make earnings per person more significant than earnings per household. The range of variation here was relatively greater with averages running from \$516 down to \$266 per person. Western averages were generally above \$400 per person, with Eastern figures mostly between \$350 and \$400. The 1936 sample for the Prairies pointed to a marked decline centering around 25 p.c. during the preceding five years.

ANNUAL AVERAGE EARNINGS PER HOUSEHOLD



ANNUAL AVERAGE EARNINGS PER PERSON

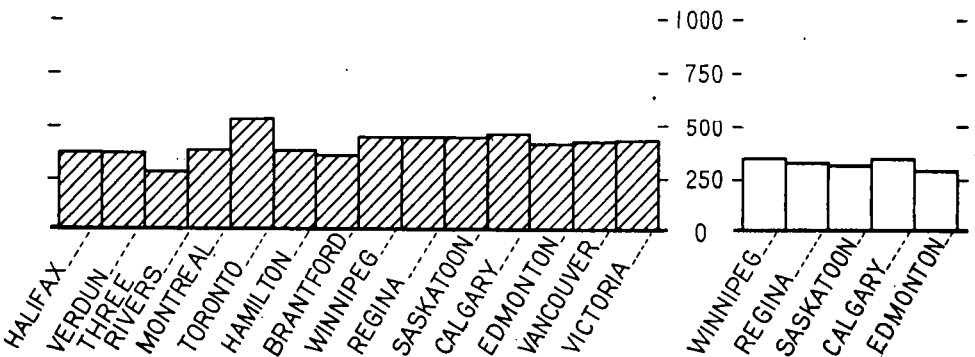


Chart 7

The Relative Purchasing Power of Earnings.—The range of variation noted for earnings per person did not reveal the extent of differences in living standards since living costs are sometimes relatively high or low when compared to levels of earnings. No comprehensive basis of evaluating differences in living standards was available but two independent tests have been made which point to a wider range of living standards than earnings averages would indicate. In the first, index numbers of earnings per person were divided by corresponding city index numbers for a workman's family budget of foods, fuel and rent. These may be considered as necessities and sufficient to give an approximate idea of the purchasing power of earnings over essentials to the family budget. Figures for Regina were taken arbitrarily as equal to 100 for the purpose of this comparison. The distribution of indexes for earnings per person showed much less scatter than that for indexes indicative of purchasing power over necessities, as may be observed from the following statement:—

Index Number Range (Regina = 100)	Rating of Cities According to Index Numbers of —			
	Earnings per Person, 1931		Purchasing Power over Necessities, 1931	
	City	Number of Cities	Number of Cities	City
Under 80.....	Three Rivers	1	1	Three Rivers
80-89.....	Halifax, Montreal, Hamilton, Brantford	4	2	Halifax, Brantford
90-99.....	Saskatoon, Edmonton, Vancouver, Victoria	4	2	Montreal, Hamilton
100-109.....	Winnipeg, Regina, Calgary	3	4	Winnipeg, Regina, Saska- toon, Edmonton
110 and over.....	Toronto	1	4	Toronto, Calgary, Van- couver, Victoria

Wide divergence in purchasing power over items which may be classed as luxuries was indicated also by per capita figures for radios and passenger automobiles similarly related to Regina totals. Such percentages cannot be compared directly with those above, but they point to differences in purchasing power much greater than might be inferred from indexes of average earnings per person.

Index Number Range (Regina = 100)	Rating of Cities According to Index Numbers of —			
	Radios per Capita, 1931		Passenger Autos per Capita, 1931	
	City	Number of Cities	Number of Cities	City
Under 80.....	Three Rivers	1	4	Halifax, Three Rivers, Montreal, Winnipeg
80-89.....	Edmonton	1	—	—
90-99.....	Halifax, Montreal, Winnipeg, Saskatoon	4	4	Hamilton, Saskatoon, Edmonton, Vancouver
100-109.....	Regina, Calgary	2	2	Brantford, Regina
110-149.....	Brantford, Vancouver, Victoria	3	2	Toronto, Calgary
150 and over.....	Toronto, Hamilton	2	1	Victoria

Other earnings records from the Prairie Census of 1936 indicate that the purchasing power of earnings per person over necessities was somewhat less in 1936 than in 1931. The decline in general living standards would be greater than that indicated by a comparison of basic budgets for foods, fuel and rent on the one hand and earnings on the other since residual living costs are more rigid than the necessity budget items mentioned. The position of 1936 earnings per person and family budgets with reference to 1931 levels is shown following for representative Prairie cities. No corresponding data are available for earnings in Eastern Canada or British Columbia.

City	P.C. Decline between 1931 and 1936 in	
	Earnings per Person	Family Budgets (foods, rent, fuel)
Winnipeg.....	22	18
Regina.....	25	21
Calgary.....	24	16

Quartile Distribution of Family Earnings.—The question of earnings is more than a matter of averages which may hide wide differences in income. It is important to know the proportions of households at different earnings levels. To this end, data have been compiled in two ways, first to show the range of earnings for the first, second and third quarters of households sampled and, again, to show the percentages of households in smaller earnings groups. The first arrangement is presented in the following statement:—

QUARTILE DISTRIBUTION OF FAMILY EARNINGS IN SPECIFIED CITIES, 1931 AND 1936

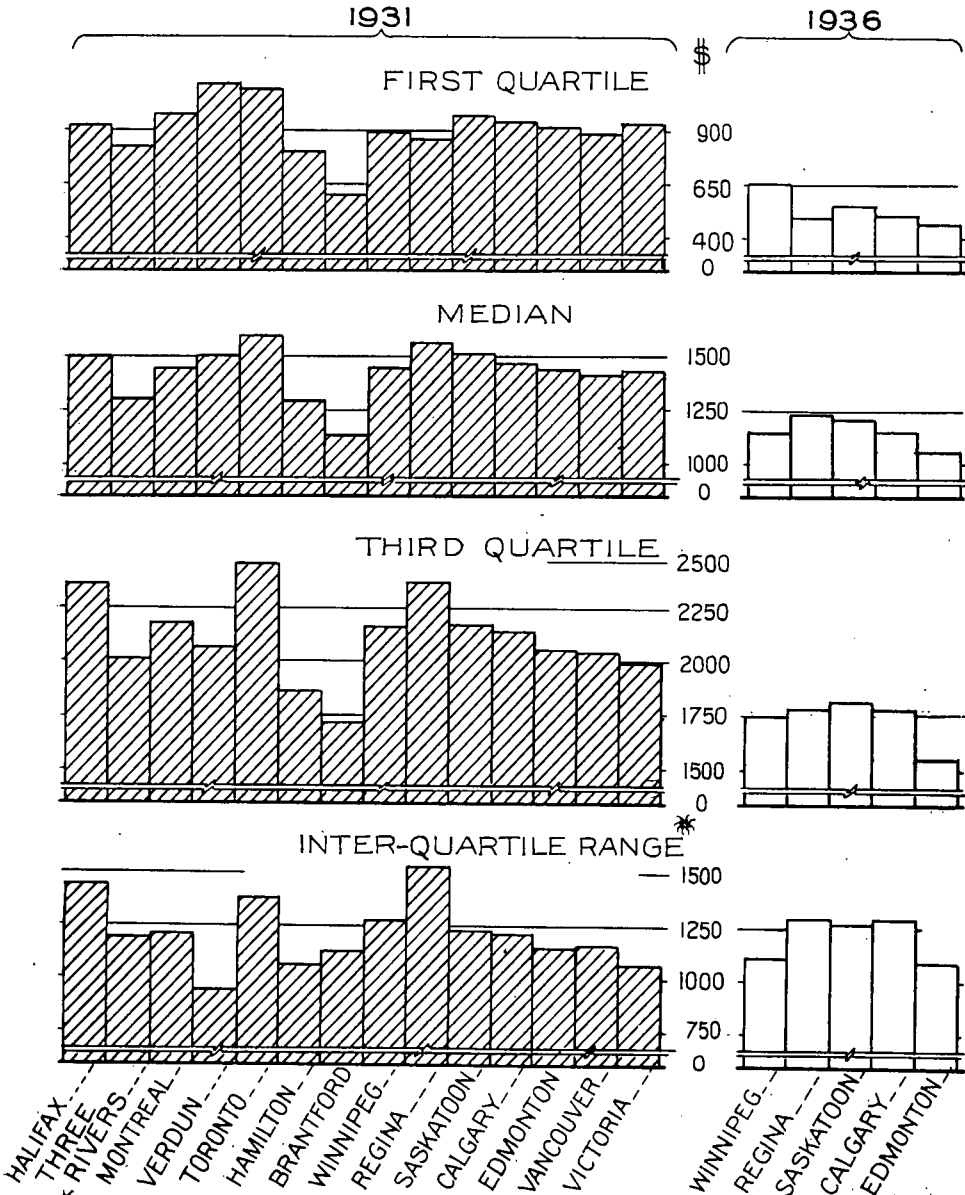
City	(1)	(2)	(3)	(4)
	25 P.C. of Households Receive less than	50 P.C. of Households Receive less than	75 P.C. of Households Receive less than	Inter- Quartile Range (col. 3 — col. 1)
	\$	\$	\$	\$
1931				
Halifax.....	923	1,495	2,370	1,447
Three Rivers.....	822	1,293	2,008	1,186
Montreal.....	974	1,439	2,181	1,207
Verdun.....	1,120	1,499	2,065	946
Toronto.....	1,093	1,583	2,469	1,376
Hamilton.....	799	1,289	1,859	1,060
Brantford.....	596	1,126	1,719	1,124
Winnipeg.....	894	1,443	2,165	1,271
Regina.....	852	1,557	2,370	1,518
Saskatoon.....	962	1,509	2,172	1,210
Calgary.....	936	1,464	2,141	1,204
Edmonton.....	915	1,439	2,050	1,135
Vancouver.....	891	1,411	2,039	1,148
Victoria.....	927	1,426	1,991	1,064
1936				
Winnipeg.....	655	1,152	1,759	1,104
Regina.....	497	1,240	1,789	1,293
Saskatoon.....	552	1,217	1,824	1,272
Calgary.....	508	1,167	1,795	1,287
Edmonton.....	473	1,066	1,564	1,091

These figures are of interest not only as an indication of the actual amounts wage-earner families received but also as a guide to the dispersion of earnings. Consequently, they afford a rough index to relative variations in living standards when considered in relation to living costs. The earnings boundary line between the first and second 25 p.c. of households, *i.e.*, the first quartile, was generally between 35 and 40 p.c. below the median or middle level of earnings. In Verdun, the difference was materially less, while in Brantford and Regina it was about 10 p.c. greater. In the upper half, the dividing line between the third and fourth 25 p.c. of households, *i.e.*, the third quartile, was most commonly about 45 p.c. above median earnings values with Verdun and Hamilton falling below this figure and Halifax, Regina and Calgary noticeably above it.

If economic pressure is to be observed among wage-earners, it may logically be looked for in the first quarter of the sample. In 1931, the upper earnings limit for the first quarter ranged between \$596 and \$1,120 which, in view of living cost data referred to above, is indicative of real differences in living standards in these groups. For a large proportion of households in the lowest earnings group a pronounced deficiency in earnings necessary for a normal livelihood was clearly apparent. Well over one-half of these households comprised more than three persons which in the most favourably situated cases would not allow much more than \$300 per person per annum.

Actually, in several cities the typical amount was between \$50 and \$100 per person. Western data for 1936 indicated a materially weaker economic position for the lowest group of wage-earners than in 1931 with the first earnings quartile reduced between 25 and 50 p.c. Median and third quartile household earnings values did not suffer nearly such drastic reductions. Percentage decreases at these points were about the same in each of the large Prairie cities and ranged usually from 20 to 25 p.c.

QUARTILE FAMILY EARNINGS VALUES



* Spread between the upper limit of the lowest 25 per cent and the lower limit of the highest 25 per cent of family earnings.

Chart 8

Distribution of Households According to Earnings.—To supplement the foregoing examination, household earnings were sorted into \$400 groups for more careful inspection. It should be borne in mind that the samples include approximately equal proportions of owner and tenant households, whereas actual proportions in a few cities, notably Halifax, Three Rivers, Montreal and Verdun, show a definite preponderance of tenants.* Total distributions for these cities would differ slightly from those shown, as may be judged from tenant and owner distributions appearing separately on page 73. For other centres, the proportions of owners and tenants are so similar as to affect combined distributions very little.

* See—The Housing Accommodation of the Canadian People, Dominion Bureau of Statistics, p. 32.

PERCENTAGES OF FAMILIES AT SPECIFIED EARNINGS LEVELS, 1931 AND 1936

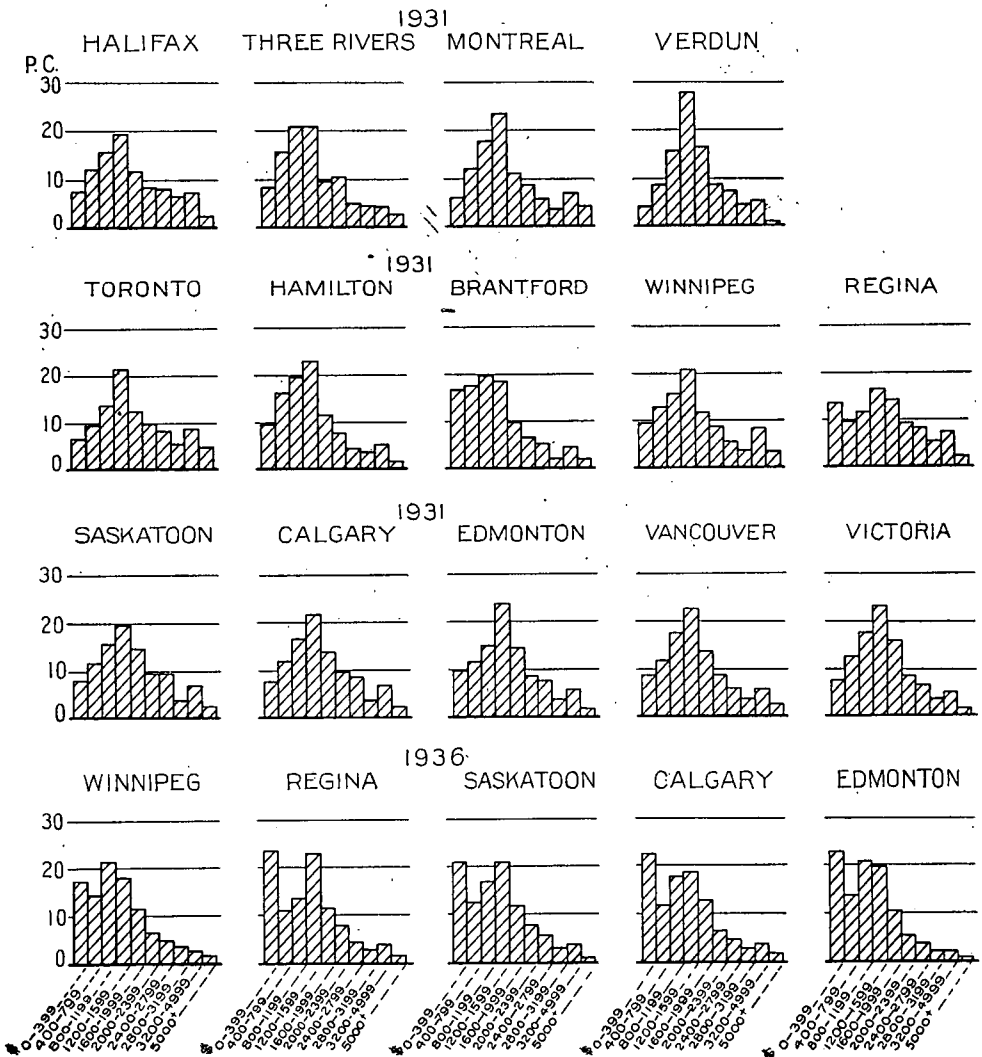


Chart 9

PERCENTAGE OF ALL HOUSEHOLDS AT PROGRESSIVE EARNINGS LEVELS IN SPECIFIED CITIES, 1931 AND 1936

City	\$0-399	\$400-799	\$800-1,199	\$1,200-1,599	\$1,600-1,999	\$2,000-2,399	\$2,400-2,799	\$2,800-3,199	\$3,200-4,999	\$5,000 and over
	p.c.	p.c.	p.c.	p.c.	p.c.	p.c.	p.c.	p.c.	p.c.	p.c.
1931										
Halifax.....	8	12	16	19	12	9	8	7	7	2
Three Rivers.....	8	15	21	21	9	10	5	4	4	3
Montreal.....	6	12	18	23	11	9	6	4	7	4
Verdun.....	4	9	16	28	18	9	7	4	6	1
Toronto.....	7	9	14	21	12	10	8	5	9	5
Hamilton.....	9	16	20	23	11	8	4	3	5	1
Brantford.....	16	17	20	18	10	6	5	2	4	2
Winnipeg.....	9	13	16	21	12	9	5	4	8	3
Regina.....	14	10	12	16	15	9	5	4	7	2
Saskatoon.....	8	12	16	19	14	9	8	6	8	2
Calgary.....	7	12	16	21	14	9	9	4	7	2
Edmonton.....	10	11	15	23	14	9	8	4	7	2
Vancouver.....	9	12	17	22	14	9	7	4	5	2
Victoria.....	7	12	17	23	14	9	6	4	5	2
1936										
Winnipeg.....	17	14	21	18	12	6	5	3	2	2
Regina.....	23	11	13	23	11	8	4	3	3	1
Saskatoon.....	20	12	17	20	12	7	5	3	4	0
Calgary.....	22	12	18	19	12	6	4	3	3	1
Edmonton.....	23	13	21	20	10	5	4	2	2	0

The most common 1931 earnings level in the cities examined was between \$1,200 and \$1,599 per annum, a range which usually included between 20 and 23 p.c. of all cases sampled. Concentration around this level was quite marked in Verdun but definitely below average in Halifax, Brantford and Regina where the greatest degree of dispersion existed. For Three Rivers, Brantford, Hamilton and Regina there was an abnormally large proportion of returns below the predominant earnings range and distributions for other cities all showed this same tendency to a lesser extent. The 1936 earnings distributions for Prairie cities showed a startling proportion of households with earnings of less than \$400 per annum. This ran from 17 to 23 p.c. of the total samples, which explains the sharp drop already noted in the earnings levels at the first quartile. Typical or modal earnings figures for 1936 tended to be slightly below those reported for 1931 and distributions were badly skewed by the high proportions of cases in the group with less than \$400. There was a greater degree of concentration apparent in the middle earnings groups at the expense of the higher brackets. Presumably a considerable number of households with relatively high earnings in 1931 also joined the wholly or virtually unemployed in the lowest group with earnings of less than \$400.

Average Earnings of Owner and Tenant Households.—Earnings per household in 1931 averaged about \$400 per year higher for owner families than those of tenants with variations in averages for cities sampled ranging from \$203 up to \$722. Actual averages centred around \$1,700 for owner households and \$1,300 per annum for tenants. Owner averages ranged from \$1,555 to \$2,178 and tenant averages from \$1,145 to \$1,724. It will be noted from the following statement that comparisons of earnings per person in most cases showed less proportionate difference than household earnings because the families in owner groups were nearly always larger than the average tenant family. It may also be observed that declines in owner and tenant household earnings between 1931 and 1936 were approximately the same. The decrease over this period approximated \$425 per household, with Winnipeg and Edmonton tenants suffering a more severe reduction of over \$500 per annum. It should be noted that these reductions bore more heavily upon tenant than upon owner households, since average earnings of the former in 1931 were approximately \$400 below those for owner households.

AVERAGE ANNUAL EARNINGS PER FAMILY AND PER PERSON FOR HOUSEHOLDS IN SPECIFIED CITIES, 1931 AND 1936

Cities	Average Annual Earnings per Family			Average Annual Earnings per Person		
	Total	Owners	Tenants	Total	Owners	Tenants
	\$	\$	\$	\$	\$	\$
1931						
Halifax.....	1,602	2,083	1,361	366	463	317
Three Rivers.....	1,450	1,724	1,313	266	292	253
Montreal.....	1,622	2,147	1,532	375	439	364
Verdun.....	1,530	1,922	1,465	359	418	349
Toronto.....	1,934	2,178	1,724	516	566	472
Hamilton.....	1,449	1,694	1,217	371	424	320
Brantford.....	1,379	1,555	1,145	345	389	286
Winnipeg.....	1,784	2,059	1,541	435	467	407
Regina.....	1,718	1,981	1,455	433	472	393
Saskatoon.....	1,697	1,841	1,552	424	449	398
Calgary.....	1,697	1,906	1,467	444	477	408
Edmonton.....	1,579	1,747	1,393	395	437	348
Vancouver.....	1,589	1,689	1,486	419	430	407
Victoria.....	1,533	1,763	1,342	409	476	353
1936						
Winnipeg.....	1,333	1,679	1,026	339	409	278
Regina.....	1,284	1,541	1,026	323	376	270
Saskatoon.....	1,256	1,386	1,126	310	338	282
Calgary.....	1,295	1,529	1,037	339	392	280
Edmonton.....	1,119	1,332	882	280	333	221

Quartile Earnings of Owner and Tenant Households.—Differences in earnings of owners and tenants may be more completely appreciated when these respective types of households are divided into four equal groups and earnings at the three dividing lines are examined, *i.e.*, the values of the median and first and third quartiles. Median or middle earnings values correspond fairly closely with averages already tabled, but are invariably lower than related averages by amounts usually ranging from \$100 to \$300. This is characteristic of ordinary earnings distributions, averages for which are influenced materially by the comparatively small number of cases in the higher earnings groups.

Tenant household median earnings centred around 80 p.c. of corresponding owner household median values in 1931, with extremes ranging from 64 p.c. for Halifax to 90 p.c. for Vancouver. The same was broadly true at the third quartile level where the range of variation extended from 72 p.c. for Halifax to 94 p.c. for Saskatoon. At the first quartile level, however, tenants appeared at a greater disadvantage with corresponding percentages scattered from 49 for Regina to 79 for Three Rivers. Similar percentages for 1936 covering Prairie cities showed little change in relationships at third quartile levels, but tenant median and first quartile values dropped appreciably in relation to earnings levels for corresponding owner groups. Tenant median earnings values in 1936 were from 65 p.c. to 77 p.c. of those for owner households, while lower quartile value proportions for tenants dropped sharply to percentages ranging from 22 to 62.

Median earnings values for owner households were usually about \$300 above those for tenant households in 1931. Differences ranged from \$669 for Halifax down to \$155 for Vancouver. Earnings for the latter showed very little difference as between tenant and owner households in marked contrast with Halifax and Regina where differences at all three levels of investigation exceeded \$500 per household. Median earnings per tenant household ranged from \$999 up to \$1,437, with corresponding figures for owners scattered between \$1,281 and \$1,849. Third quartile earnings values for owner families were usually between \$600 and \$800 above the median; for tenant families, between \$400 and \$700 above. At the first quartile, owners dropped between \$400 and \$600 below the median and tenants usually from \$450 to \$600. Owner family earnings at the first quartile ranged from \$754 to \$1,296, falling below \$1,000 in four cities. Tenant family earnings at this level varied from \$497 to \$1,012. By 1936, tenant family earnings at the first quartile in Prairie cities were all below \$500, with corresponding owner figures between \$749 and \$890. Median tenant earnings centred around \$950 with owner families between \$1,267 and \$1,478. Prairie earnings averages in 1931 compared favourably with those in Eastern Canada but there is reason to believe they may have suffered to a greater extent during the subsequent years of depression.

QUARTILE DISTRIBUTION OF FAMILY EARNINGS FOR OWNER AND TENANT HOUSEHOLDS IN SPECIFIED CITIES, 1931 AND 1936

City	Upper Limit of Earnings for 25 p.c. of Households (1st quartile)		Upper Limit of Earnings for 50 p.c. of Households (2nd quartile or median)		Upper Limit of Earnings for 75 p.c. of Households (3rd quartile)	
	Owners	Tenants	Owners	Tenants	Owners	Tenants
	\$	\$	\$	\$	\$	\$
1931						
Halifax.....	1,251	677	1,840	1,171	2,634	1,883
Three Rivers.....	921	725	1,459	1,165	2,178	1,732
Montreal.....	1,197	805	1,653	1,262	2,510	1,864
Verdun.....	1,296	1,012	1,758	1,368	2,446	1,825
Toronto.....	1,214	978	1,849	1,437	2,847	2,158
Hamilton.....	924	699	1,429	1,161	2,125	1,584
Brantford.....	754	497	1,281	999	1,947	1,482
Winnipeg.....	1,096	687	1,555	1,200	2,464	1,972
Regina.....	1,192	582	1,828	1,325	2,644	1,991
Saskatoon.....	1,084	814	1,605	1,413	2,245	2,120
Calgary.....	1,187	790	1,666	1,314	2,399	1,985
Edmonton.....	1,134	739	1,578	1,294	2,216	1,862
Vancouver.....	999	784	1,479	1,324	2,119	1,926
Victoria.....	1,102	758	1,555	1,260	2,131	1,822
1936						
Winnipeg.....	867	405	1,478	939	2,124	1,394
Regina.....	810	181	1,388	983	2,028	1,541
Saskatoon.....	749	461	1,364	1,044	1,939	1,615
Calgary.....	890	241	1,390	939	1,926	1,554
Edmonton.....	823	231	1,267	819	1,795	1,340

Turning from relative levels of earnings for owner and tenant families to the ranges of dispersion about central values, it was found that in Western Canada tenant earnings revealed a greater degree of scatter than those for owners. In the East there was no such clear-cut distinction. Western third quartile tenant earnings values were from 4 p.c. to 17 p.c. farther above median values than was the case for owner earnings data. Conversely, Western first quartile tenant earnings were from 3 p.c. to 21 p.c. lower with respect to their median values than corresponding values for owners. In 1936 the range between medians and quartiles among tenant households was considerably wider, particularly in the lower half of wage-earner tenant households. As intimated above, there was no prevailing difference in Eastern cities. In some cases there was much less dispersion apparent in tenant than in owner earnings above the median, but more below it. This was true of Hamilton and Brantford.

Size, Earnings and Rooms per Person for Tenant Families Below the First Earnings Quartile.—Data relating to size of families, earnings and rooms per person below the first earnings quartile were examined for Three Rivers, Hamilton and Regina. These cities were chosen because of the wide variety of conditions they represented with respect to geographical, racial and other factors. Tenant families in this earnings group appeared to be less favourably situated than those of owners with respect to rooms per person and earnings per person. The proportion of large families in the tenant group was slightly lower and the average number of persons per family also was fractionally smaller, except in Three Rivers. The significance of these findings may be better appreciated if the first quartile earnings figures are kept in mind and it is realized that 25 p.c. of owner and tenant families in the sample reported earnings of less than these amounts.

City	First Earnings Quartile	
	Owners	Tenants
	\$	\$
Three Rivers.....	921	725
Hamilton.....	924	699
Regina.....	1,192	582

There was no typical size for families below the first earnings quartile, although two-, three- and four-person families were most numerous. The percentages of families with more than four persons, however, were relatively high and, of course, the proportion of individuals much greater still.

City	Families below First Earnings Quartile					
	Average Persons per Family		P.C. of Families with More than 4 Persons		Persons in Families of More than 4 Persons as a P.C. of All Persons in the Group	
	Owners	Tenants	Owners	Tenants	Owners	Tenants
Three Rivers.....	5.13	5.49	53	57	71	75
Hamilton.....	4.34	4.30	42	36	62	55
Regina.....	4.44	4.25	43	34	60	53

There was definite evidence of crowding among Three Rivers and Regina tenant families which showed an unmistakable relationship to the amount of family earnings. Since 25 p.c. of all families in the sample were examined, it would be reasonable to expect the families below the first earnings quartile would form 25 p.c. of the total sample in each room group—if earnings were unrelated to crowding. Actually, percentages were highest in the groups below one room per person and declined irregularly in the higher groups. This tendency was more pronounced in tenant than in owner distributions and it was most marked among Regina tenants for whom the first earnings quartile was the lowest shown. The percentages of families with less than one room per person are shown following.

City	P.C. of Families below First Earnings Quartile with Less than One Room per Person	
	Owners	Tenants
Three Rivers.....	32	51
Hamilton.....	19	31
Regina.....	38	73

Considering the size of families in this group in relation to family earnings noted above, it is inevitable that earnings per person should be small. Earnings per person tend to make the position of the large family appear overly dark, but it is a fairer measure of comparison than earnings per family in view of the wide variation in number of persons per family unit. The proportion of families with annual earnings of \$100 or less per person was sharply higher for tenant than for owner households, while \$200 per person or less included the great majority of all cases in the group.

City	P.C. of Families below First Earnings Quartile with Specified Earnings per Person			
	\$100 or less		\$200 or less	
	Owners	Tenants	Owners	Tenants
Three Rivers.....	48	71	82	89
Hamilton.....	39	60	72	86
Regina.....	47	76	72	96

Distribution of Owner and Tenant Households According to Earnings.—General characteristics of household earnings revealed by arranging samples into \$400 groups have already been commented upon. There are sufficient differences between owner and tenant earnings distributions, however, to justify a brief special comment. In the majority of cases there was little observable difference in 1931 between the earnings groups in which the highest proportion of owner and tenant families were concentrated. Concentration centred between \$1,200 and \$1,600 for both owners and tenants in most cities and the pronounced advantage of owner families, noted earlier from an examination of median earnings values, was obscured. However, these distributions did show clearly the tendency for tenant families to be most numerous in the lower earnings groups. The general contour of owner frequency distributions more nearly

PERCENTAGES OF OWNER AND TENANT FAMILIES AT SPECIFIED EARNINGS LEVELS, 1931

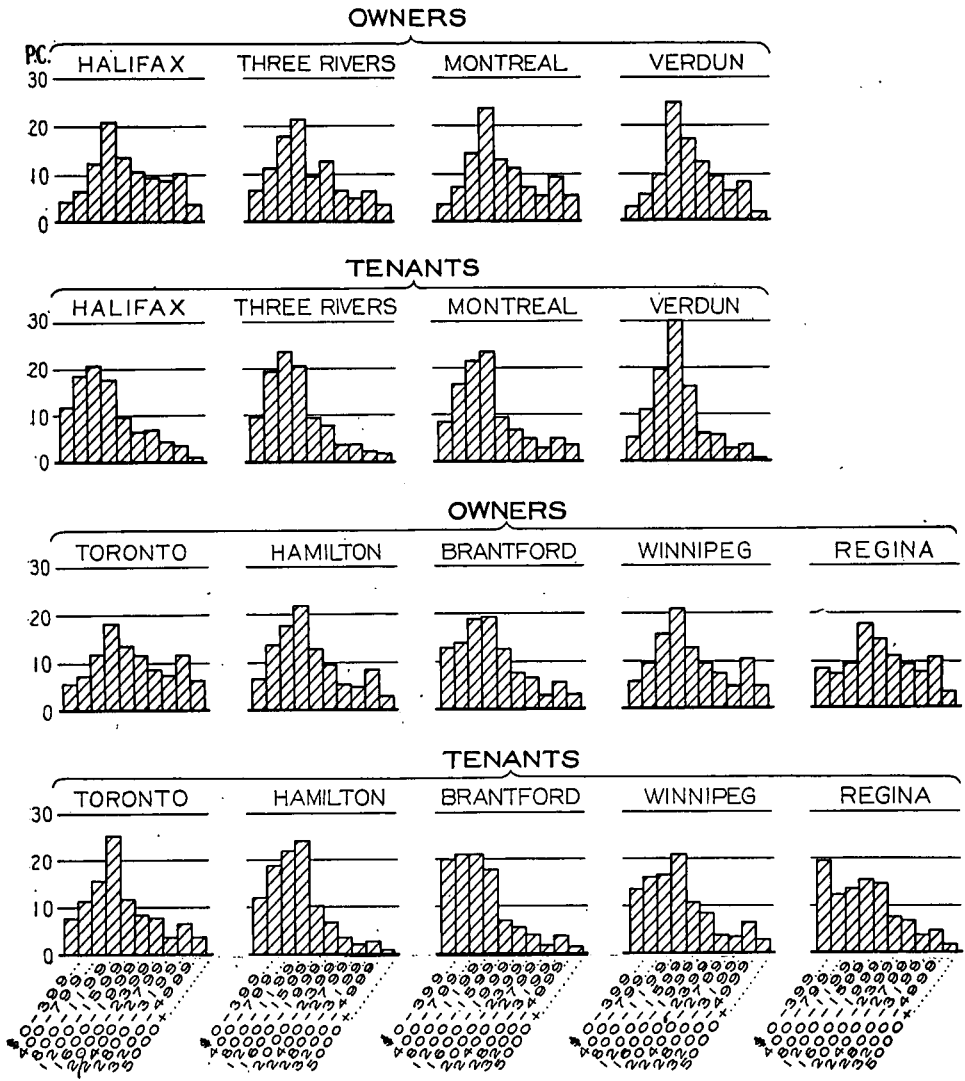


Chart 10 (First part)

approached a normal bell-shaped curve than did tenant frequencies. Distributions for 1936 in Prairie cities showed a more definite concentration around a central value for owner families, but definitely less for those of tenants. They also revealed a highly abnormal number of both types of families with earnings of less than \$400 per year. Percentages of owners in this group ranged from 7 to 18. Under such conditions ownership is nominal and families thus situated must be dependent upon savings or a change in economic fortune for the maintenance of their tenure status. More than one-quarter of the tenant families in samples for Prairie cities also reported earnings of less than \$400 for 1936. Both average earnings and percentages of families receiving obviously inadequate income, *i.e.*, less than \$400 per year, point to less satisfactory economic circumstances in 1936 than in 1931.

PERCENTAGES OF OWNER AND TENANT FAMILIES AT SPECIFIED EARNINGS LEVELS, 1931 AND 1936

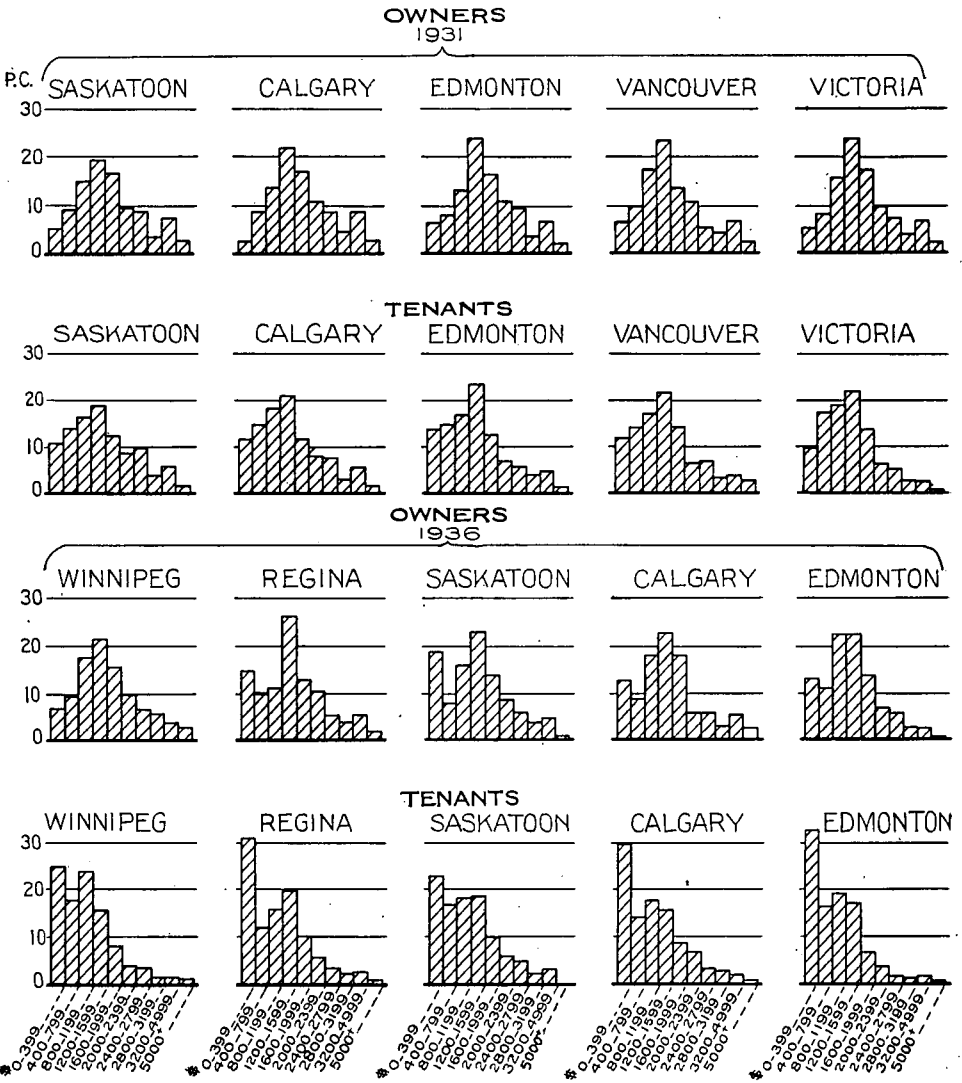


Chart 10 (Second part)

PERCENTAGE EARNINGS DISTRIBUTION OF OWNER HOUSEHOLDS IN SPECIFIED CITIES, 1931 AND 1936

City	\$0-399	\$400-799	\$800-1,199	\$1,200-1,599	\$1,600-1,999	\$2,000-2,399	\$2,400-2,799	\$2,800-3,199	\$3,200-4,999	\$5,000 and over
	p.c.	p.c.	p.c.	p.c.	p.c.	p.c.	p.c.	p.c.	p.c.	p.c.
1931										
Halifax.....	4	7	12	21	14	10	9	9	10	4
Three Rivers.....	7	11	18	21	10	13	6	5	6	3
Montreal.....	4	7	14	24	13	11	7	6	9	5
Verdun.....	3	6	10	25	17	13	10	6	8	2
Toronto.....	6	7	12	18	13	11	9	7	11	6
Hamilton.....	6	13	18	22	13	9	5	4	8	2
Brantford.....	13	14	19	19	12	7	6	2	5	3
Winnipeg.....	5	9	15	21	13	10	8	5	10	4
Regina.....	8	7	10	18	14	11	10	8	11	3
Saskatoon.....	5	9	15	20	17	10	9	4	8	3
Calgary.....	3	9	14	22	17	10	9	4	9	3
Edmonton.....	6	8	13	24	17	11	10	3	6	2
Vancouver.....	6	10	17	23	14	11	5	4	7	3
Victoria.....	5	8	16	24	17	10	7	4	7	2
1936										
Winnipeg.....	7	9	18	21	16	10	7	5	4	3
Regina.....	15	10	11	26	12	10	5	4	5	2
Saskatoon.....	18	8	16	23	13	8	6	4	4	1
Calgary.....	12	9	18	22	17	6	6	3	5	2
Edmonton.....	13	11	22	22	13	7	6	3	2	1

PERCENTAGE EARNINGS DISTRIBUTION OF TENANT HOUSEHOLDS IN SPECIFIED CITIES, 1931 AND 1936

City	\$0-399	\$400-799	\$800-1,199	\$1,200-1,599	\$1,600-1,999	\$2,000-2,399	\$2,400-2,799	\$2,800-3,199	\$3,200-4,999	\$5,000 and over
	p.c.	p.c.	p.c.	p.c.	p.c.	p.c.	p.c.	p.c.	p.c.	p.c.
1931										
Halifax.....	12	19	20	18	10	6	7	4	3	1
Three Rivers.....	10	19	23	20	9	8	4	3	2	2
Montreal.....	8	17	21	23	9	6	5	3	5	3
Verdun.....	5	11	20	30	16	6	5	3	3	1
Toronto.....	8	11	15	25	12	8	8	4	6	3
Hamilton.....	12	19	21	24	10	6	3	2	2	1
Brantford.....	20	21	21	17	7	5	4	1	3	1
Winnipeg.....	13	16	16	21	10	8	4	3	6	3
Regina.....	19	12	14	15	15	8	7	4	5	1
Saskatoon.....	11	14	16	19	12	8	10	4	5	1
Calgary.....	11	14	18	21	11	8	8	3	5	1
Edmonton.....	13	14	17	23	12	7	5	4	4	1
Vancouver.....	12	14	17	21	14	6	6	3	4	3
Victoria.....	10	17	19	22	14	6	5	3	3	1
1936										
Winnipeg.....	25	18	24	15	8	4	3	1	1	1
Regina.....	31	12	15	19	10	5	3	2	2	1
Saskatoon.....	22	16	18	18	10	6	5	2	3	-
Calgary.....	30	14	17	15	8	7	3	3	2	1
Edmonton.....	33	16	19	17	7	4	2	1	1	-

Supplementary Family Earnings.—In the foregoing analysis, earnings of the family have been treated as a unit. In a large proportion of families, however, there were two or more members with earnings recorded. Usually the supplementary amounts were small when compared individually with those of the principal wage-earners, but all supplementary earnings per family formed a significant proportion of the total, particularly in the higher earnings brackets. The purpose of this section is to indicate the importance of supplementary wage-earners in the earnings structure of the type of household sampled, *i.e.*, one-family wage-earner households with husband and wife living together as joint heads.

The proportion of households with supplementary wage-earners rose irregularly in successive earnings groups until total earnings were from \$2,200 to \$3,000 per annum. The highest group proportions of households with supplementary wage-earners usually ranged between 50 p.c. and 80 p.c. from Winnipeg east and from 40 p.c. to 60 p.c. in cities farther west. In earnings groups below \$1,200 the proportion seldom exceeded 20 p.c.

PERCENTAGES OF FAMILIES WITH MORE THAN ONE WAGE-EARNER AT PROGRESSIVE EARNINGS LEVELS, 1931

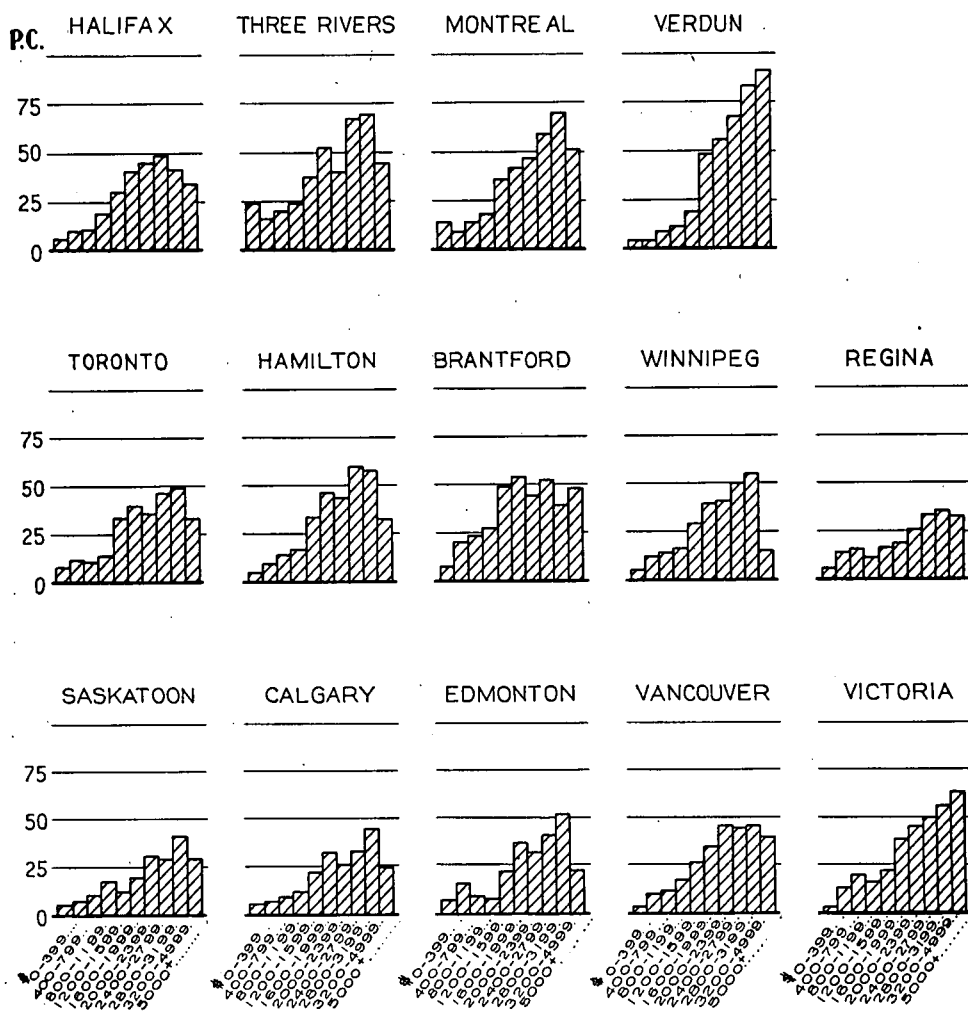


Chart 11

The substantial proportion of this type of household with supplementary wage-earners, commonly exceeding one-fifth of the households sampled, might well be borne in mind when use is being made of census records of earnings per person. As noted above, the great majority

of these earners formed parts of households with earnings in excess of \$1,200, yet individually their annual earnings fell well below that figure. The significance of comparatively small amounts is altered by the fact that these supplementary earners were members of a normally constituted household. As such, their economic position was presumably stronger and more stable than if they were independent wage-earners. The number of supplementary wage-earners in owner households was approximately double the number in tenant households.

PERCENTAGE OF FAMILIES WITH MORE THAN ONE WAGE-EARNER AT PROGRESSIVE EARNINGS LEVELS IN SPECIFIED CITIES, 1931

City	\$0-399	\$400-799	\$800-1,199	\$1,200-1,599	\$1,600-1,999	\$2,000-2,399	\$2,400-2,799	\$2,800-3,199	\$3,200-4,999	\$5,000 and over
	p.c.	p.c.	p.c.	p.c.	p.c.	p.c.	p.c.	p.c.	p.c.	p.c.
Halifax.....	6	10	11	19	30	41	45	48	42	34
Three Rivers.....	24	16	20	24	37	52	39	67	69	44
Montreal.....	14	9	14	18	36	42	47	59	70	51
Verdun.....	4	4	9	12	20	49	56	68	83	92
Toronto.....	8	12	11	14	33	40	36	47	49	33
Hamilton.....	5	9	14	17	33	46	43	59	57	32
Brantford.....	7	20	23	27	49	53	44	52	39	48
Winnipeg.....	5	12	14	16	29	40	41	50	55	15
Regina.....	6	14	16	12	17	19	26	34	36	33
Saskatoon.....	5	7	10	17	12	19	30	28	40	28
Calgary.....	5	6	8	11	21	31	25	32	43	24
Edmonton.....	6	15	8	7	21	36	31	40	51	22
Vancouver.....	3	10	11	17	26	34	45	44	45	39
Victoria.....	2	13	19	16	23	38	45	50	50	63

The amounts of supplementary relative to total earnings were examined at two earnings levels, the first between \$800 and \$1,200 and the second between \$2,800 and \$5,000. The first range was subdivided evenly into two sections. In the two lower groups the percentages of supplementary to total earnings per household ranged from 1.5 to 12.2. With the exception of Verdun, percentages for Eastern cities were concentrated in the upper half of this range. This was also true of Western cities with the exception of Calgary. City percentages for the households with earnings of between \$2,800 and \$3,000 were at much higher levels, ranging from 7.1 for Saskatoon to 47.9 for Three Rivers. In all cities except Saskatoon, proportions of supplementary earnings in this group were several times higher than at the lower level and particularly important in cities of the province of Quebec.

Actual averages of supplementary earnings reported may be observed along with total household earnings averages in the following statement. Supplementary earnings averages have been computed in two ways, first in relation to all households in the group, and again only in relation to households reporting such earnings.

SUPPLEMENTARY EARNINGS AT SPECIFIED FAMILY EARNINGS LEVELS, SPECIFIED CITIES, 1931

City	Average Supplementary Earnings per Family								Supplementary Earnings as P.C. of All Family Earnings			
	For Families with Supplementary Wage-Earners				For All Families							
	\$800-999	\$1,000-1,199	\$2,800-2,999	\$3,000-4,999	\$800-999	\$1,000-1,199	\$2,800-2,999	\$3,000-4,999	\$800-999	\$1,000-1,199	\$2,800-2,999	\$3,000-4,999
Halifax.....	\$348	\$928	\$1,246	\$1,738	\$34	\$117	\$897	\$693	4	11	31	20
Three Rivers.....	287	487	1,773	2,111	45	122	1,379	1,391	5	12	48	39
Montreal.....	349	483	1,364	1,816	46	73	941	1,190	5	7	33	33
Verdun.....	253	455	1,464	1,850	14	51	1,098	1,418	2	5	38	39
Toronto.....	409	634	1,258	1,775	47	73	991	787	5	7	34	22
Hamilton.....	543	524	1,193	1,733	80	64	1,050	858	9	6	37	24
Brantford.....	437	465	1,181	1,830	81	131	945	748	9	12	33	21
Winnipeg.....	477	466	1,069	1,620	68	66	770	810	8	6	27	22
Regina.....	338	594	1,219	1,595	60	89	522	543	7	8	18	15
Saskatoon.....	280	488	516	1,531	24	56	201	535	3	5	7	15
Calgary.....	243	559	1,282	1,768	28	27	350	718	3	3	12	21
Edmonton.....	427	556	1,240	1,751	20	62	853	753	2	6	30	21
Vancouver.....	375	549	1,467	1,849	32	85	926	755	4	8	33	21
Victoria.....	456	470	1,171	1,702	72	106	585	930	8	10	20	25

The material submitted above seems quite sufficient to warrant the conclusion that the proportion of supplementary wage-earners and earnings both increase rapidly at progressively higher earnings levels up to \$3,000; and further that this tendency is stronger in Eastern than in Western Canada. At no earnings level, however, do supplementary amounts form a preponderant proportion of total earnings. In the highest earnings ranges it seems probable that the proportion of supplementary wage-earners and earnings would decline.

Earnings in Relation to Adequacy of Accommodation.—The term "adequacy" necessitates an arbitrary dividing line to separate households considered to be inadequately housed from those with adequate accommodation. One room per person has been widely accepted as a basis of division in housing studies for Canada and the United States, although size of rooms, light, ventilation and heating are other factors scarcely less important. Unfortunately they are difficult to record statistically.

The data utilized in this section have been compiled from tenant samples in the same three cities chosen for an examination of families below the first earnings quartile. They differ radically with regard to earnings, dwellings, racial characteristics and extent of industrialization. It is, therefore, definitely significant that a high degree of uniformity of tendency in data related to earnings and adequacy of accommodation was clearly apparent. The averages shown on page 77 following should be considered in relation to the proportion of the samples they represent. The slightly erratic nature of progressions and regressions in these averages appears attributable to the small number of cases falling in groups at either end of the frequencies that are used.

Crowding is a phenomenon much more common in tenant than in owner households. Proportions of tenant households with less than one room per person in 14 of the larger Canadian cities exceeded similar proportions for owners by a wide margin in nearly every case. Tenant percentages of households in this class ranged from 15 to 41, with owner percentages varying between 8 and 39. Tenant percentages for Three Rivers, Hamilton and Regina, the cities upon which subsequent analysis has been based, showed percentages at both extremes and owner percentages also differed widely. This may be observed below.

PERCENTAGE OF HOUSEHOLDS WITH LESS THAN ONE ROOM PER PERSON, SPECIFIED CITIES, 1931

City	Owners	Tenants
	p.c.	p.c.
Halifax.....	15	38
Three Rivers.....	39	41
Montreal.....	21	24
Verdun.....	22	28
Toronto.....	9	17
Hamilton.....	12	19
Brantford.....	9	15
Winnipeg.....	22	32
Regina.....	21	41
Saskatoon.....	17	33
Calgary.....	12	31
Edmonton.....	16	34
Vancouver.....	17	25
Victoria.....	8	17

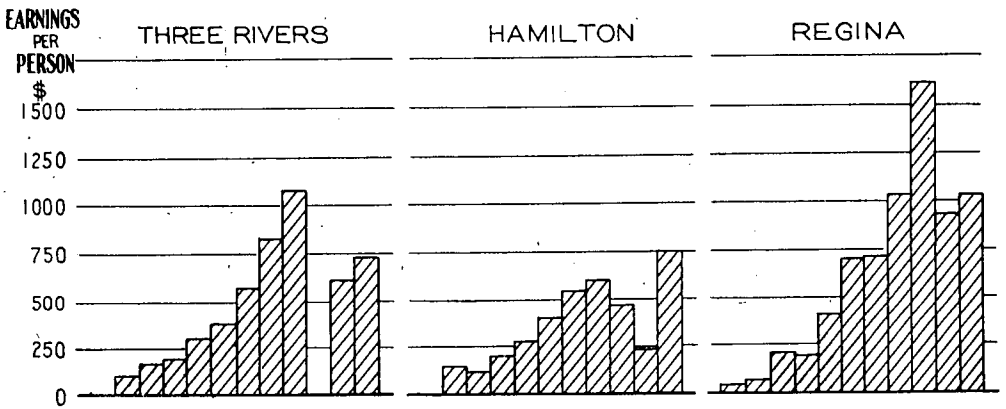
In the following statement, which shows data for the three cities mentioned above, several points of difference and similarity are discernible. Three Rivers tenant families above the one-room-per-person level correspond closely in size to Hamilton families living in homes of the same number of rooms, although the average number of persons per tenant household in Three Rivers is 5.5 as compared with 4.1 in Hamilton. The same is also broadly true of Regina, with an average of 4.1 persons per household. The average size of households with less than one room per person was 7.7 for Three Rivers, 6.4 for Hamilton and 5.0 for Regina. Two points revealed by this comparison stood out, *viz.*, the size of crowded families was well above city averages, while the size of families at different space levels above the "adequacy" dividing line was approximately the same.

AVERAGES OF PERSONS PER FAMILY, EARNINGS PER PERSON AND RENT PER ROOM IN RELATION TO ROOMS PER PERSON, 1931
(FROM A SAMPLE OF THREE RIVERS, HAMILTON AND REGINA TENANTS)

Rooms per Person	Families in Sample			Average Persons per Family			Average Earnings per Person per Annum			Average Rent per Room		
	Three Rivers	Hamilton	Regina	Three Rivers	Hamilton	Regina	Three Rivers	Hamilton	Regina	Three Rivers	Hamilton	Regina
							\$	\$	\$	\$	\$	\$
Under 0.25.....	-	-	3	-	-	5.7	-	-	44	-	-	12.7
0.25-0.49.....	10	8	39	10.3	6.4	5.5	98	144	74	3.9	6.4	7.4
0.50-0.74.....	82	71	133	8.0	6.4	4.5	154	117	208	3.7	4.8	8.2
0.75-0.99.....	51	60	58	6.5	6.5	5.9	176	192	190	3.6	4.4	6.4
1.00-1.49.....	122	230	191	4.6	4.5	3.8	286	271	414	4.1	4.9	8.2
1.50-1.99.....	39	183	77	3.8	3.3	3.2	372	395	703	3.9	5.5	9.2
2.00-2.49.....	27	90	43	2.6	2.7	2.7	558	538	706	4.5	5.8	8.0
2.50-2.99.....	11	45	20	2.3	2.1	2.2	817	595	1,038	5.3	5.1	7.7
3.00-3.49.....	4	24	5	2.0	2.1	2.2	1,063	467	1,613	4.7	4.5	8.7
3.50-3.99.....	-	2	1	-	2.0	2.0	-	240	930	-	3.2	6.4
4.00-4.49.....	1	2	2	2.0	2.0	2.0	600	750	1,030	6.3	2.5	5.3
4.50-4.99.....	1	-	-	2.0	-	-	720	-	-	2.0	-	-
TOTAL.....	348	715	572	5.5	4.1	4.1	239	297	359	4.0	5.1	8.1
Under one room per person.....	143	139	233	7.7	6.4	5.0	156	151	176	3.7	4.6	7.5
One room or more per person.....	205	576	339	4.0	3.5	3.4	351	360	543	4.2	5.2	8.4

Averages of earnings per person at different room levels showed a remarkably steady increase up to the points where there were too few cases to make a reliable average. Although Regina averages were almost always above those for the two Eastern cities, Three Rivers figures in the higher space groups compared favourably with those for Hamilton, yet the city average for Three Rivers at \$239 per person was \$58 lower than that for Hamilton. In all three cities average earnings per person were decidedly lower below the one-room-per-person level than above it. These figures were \$156 and \$351 for Three Rivers, \$151 and \$360 for Hamilton and \$176 and \$543 for Regina. Here again, comparisons at corresponding levels caused differences between Three Rivers and Hamilton to narrow surprisingly and the former actually possessed a slight advantage.

**LEVELS OF TENANT EARNINGS PER PERSON
AS ROOMS PER PERSON INCREASE.
THREE RIVERS, HAMILTON AND REGINA, 1931**



**LEVELS OF RENT PER ROOM AS ROOMS PER PERSON INCREASE.
THREE RIVERS, HAMILTON AND REGINA, 1931**

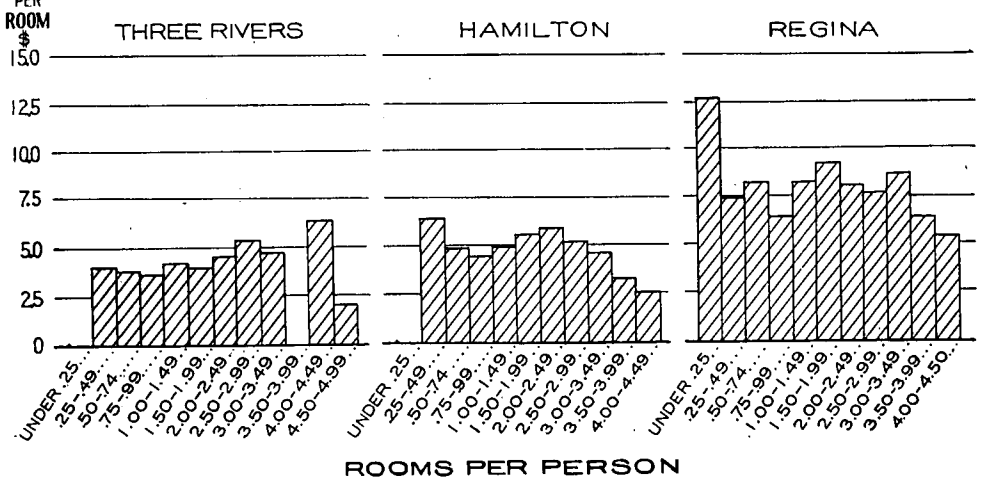


Chart 12

Average rent per room was examined to obtain some notion of qualitative differences in housing accommodation in relation to earnings and rooms per person. The comparison was complicated by the fact that rent per room tends to decrease as the size of the home increases even if qualitative factors can be held constant. The cost of bathroom fixtures and kitchen equipment, for example, is as high for an ordinary four-room apartment as for a six-room apartment and other costs tend also to become less in larger dwellings when measured on a per room basis. However, in all three cities, rent per room moved progressively higher as rooms per person increased, until a level of from 1.50 to 2.50 rooms per person was reached. Above that range, rent per room showed definite signs of decreasing and detailed examination of records at this turning point showed an appreciable increase in the size of homes, supporting the contention advanced above. Presumably in the lower room-per-person groups qualitative differences were great enough to smother this tendency. Again using one room per person as a dividing line, it was found that rent per room above this level was higher than in the lower group of households, despite the decline in top brackets noted above. Averages below and above the one-room-per-person boundary were \$3.7 and \$4.2 for Three Rivers, \$4.6 and \$5.2 for Hamilton and \$7.5 and \$8.4 for Regina.

The foregoing comparisons furnish convincing evidence of the close relationship between earnings and adequacy of accommodation. Earnings per person and rooms per person not only increased together but rents provided evidence of qualitative improvement in accommodation as earnings rose.

Earnings and Rentals.—Surveys of family expenditure in Canada and the United States have indicated that the proportion of income required for the shelter of tenant families usually averages between 15 and 25 p.c. Averages of such proportions hide a variable tendency at different income levels which Engel discovered many years ago, *viz.*, that the proportion of income spent on necessities such as shelter tends to decline gradually in the higher income groups. There are appreciable differences in the rate of this decline, depending upon the supply of housing accommodation and upon housing standards. Samples of census earnings and rentals data for 1931 and 1936 have been examined to determine the average proportion of earnings expended in the form of rent in various Canadian cities and to scrutinize any appreciable difference in earnings-rent ratios at progressive earnings levels. The relation between rents and rooms per person at different earnings levels has also been noted.

City average ratios of family rents to earnings ranged from 19 p.c. to 27 p.c. according to 1931 data from the fourteen centres examined. Corresponding 1936 percentages for Prairie cities reflected changing relationships between rents and earnings. In Winnipeg and Edmonton, 1936 ratios were 3 p.c. and 4 p.c. higher respectively; Regina and Calgary figures were 1 p.c. lower; and the Saskatoon ratio was 5 p.c. lower than in 1931. Lower ratios resulted from a sharper decline in rents than in earnings between 1931 and 1936 and, conversely, higher ratios pointed to rents better maintained than earnings. Where the latter condition existed, there was a noticeable decline in the average number of rooms per person in 1936, while lower rent-earnings ratios were accompanied by increases in the number of rooms per person.

The narrow range of city average percentages was accounted for to a considerable extent by the fact that rents were low where earnings were low and vice versa. The magnitude of ratios thus did not appear significant as a measure of economic well-being which varied widely from city to city according to data presented in a preceding section.* Three Rivers with a rental expenditure of 19 p.c. of earnings had a larger proportion of earnings to spend upon other needs than any city studied except Verdun, yet earnings per person averaged lowest in the list. Likewise, Three Rivers indexes of purchasing power over necessities and other indexes showing command over goods of the luxury type ranked lowest in the list for the 14 cities examined. Corresponding Toronto purchasing power indexes were the highest in the group, although the 1931 ratio of rents to earnings was 26 p.c., among the largest in Canada. Ratios of rent per room to earnings per person were appreciably different from those based on family data in cases where the number of rooms per person was above average. The Toronto ratio reckoned on this basis was 19 p.c., almost the same as for Three Rivers. It is probable that density of population was an important factor in determining these proportions since Victoria and Brantford showed very low ratios of 15 p.c. and 17 p.c. respectively. However, the low percentage of 17

* See pages 63 and 64.

for Montreal, the largest city in Canada, indicated clearly that size was not the only consideration. Housing standards, the size of the city and the supply of homes appeared to be inextricably involved in determining rent-earnings ratios.

AVERAGE EARNINGS AND RENTS PER MONTH OF TENANT HOUSEHOLDS IN SPECIFIED CITIES,
1931 AND 1936

City	Average Monthly Earnings per Household	Average Monthly Rent per Household	Ratio of Household Rents to Earnings	Ratio of Earnings per Person to Rent per Room
	\$	\$	p.c.	p.c.
1931				
Halifax.....	113	26	23	23
Three Rivers.....	109	21	19	20
Montreal.....	128	27	21	17
Verdun.....	122	23	19	18
Toronto.....	144	38	26	19
Hamilton.....	101	26	26	21
Brantford.....	95	22	23	17
Winnipeg.....	128	33	25	22
Regina.....	121	33	27	27
Saskatoon.....	129	33	26	24
Calgary.....	122	31	25	23
Edmonton.....	116	26	22	21
Vancouver.....	124	30	25	20
Victoria.....	112	22	20	15
1936				
Winnipeg.....	86	24	28	24
Regina.....	86	22	26	25
Saskatoon.....	94	20	21	19
Calgary.....	86	21	24	23
Edmonton.....	74	19	26	25

The choice of a satisfactory earnings interval for analysis of rent and earnings presented difficulties. A \$200 interval was discarded because of erratic fluctuations in percentages computed on this basis. These tended to obscure a strong underlying tendency for rent percentages to fall as earnings increased. This appeared clearly in data based upon a \$400 interval as may be observed from the statement following. However, both these intervals smoothed out a break in continuity appearing in \$100 intervals from \$400 to \$1,000. It came most frequently in family earnings groups between \$800 and \$900 and occasionally in the two groups preceding. In each city, percentages of rents to earnings showed a pronounced decline within this earnings range in all save one \$100 interval for which the percentage was much higher than the trend for the other five groups would have indicated. The significance of this break is conjectural and not subject to definite interpretation on the basis of census statistics but its occurrence in all 14 of the cities examined seems to place it beyond the limits of chance coincidence. Presumably it marked a level of earnings which made possible the achievement of something beyond the bare necessities of life; either a transition range between relief living standards and independent livelihood or a sensitiveness to environment which focussed attention upon better living quarters when earnings permitted improvement. Data presented later point to wide differences in emphasis placed upon housing among low-paid wage-earners, making it difficult to check either of these premises. The narrow range of earnings in which the break occurred would point to the advisability of caution in identifying it with an increase in emphasis upon housing. If this existed, it would likely be manifest over a wider range of earnings, and would, of course, be contrary to Engel's law. Evidence of increasing emphasis upon housing accommodation in the middle earnings groups which falls within the limits of a general statement of Engel's law is presented in a later section on rent per room and rooms per person at progressive earnings levels.

As may be noted from the second statement of page 82, percentages between \$800 and \$1,199 in which most of the continuity breaks occurred were in border-line territory just above levels ordinarily considered as a minimum for a normally constituted family. These percentages ranged from 23.4 to 36.3. Percentages in earnings groups below \$800 were significant mainly as an indication of relative degrees of poverty. In the lowest earnings group for Prairie cities percentages in 1936 were much higher than in 1931, while above the \$800 level they were appreciably lower.

Although the abnormality of rent-earnings ratios for families with earnings of less than \$800* per year is the most outstanding feature of this statement, it contains others of considerable significance. The data, of course, conform to the pattern revealed by earlier studies, *i.e.*, they show that the proportion of earnings devoted to rents declines as earnings increase. However, the slow rate of this decline tends to hide the extent of the absolute increase in rents as earnings move progressively higher. Between the earnings groups centering around \$1,400 and \$2,200, rentals expressed as a proportion of earnings declined on an average of not more than 5 p.c. and frequently the figure was substantially less. Rents at the lower level formed approximately 25 p.c. of total earnings and about 20 p.c. at the higher level. This meant average rental expenditures of \$350 per annum and \$440 per annum respectively at these earnings levels. Thus a 5 p.c. decrease in the proportion of rent to earnings meant an increase of over 25 p.c. in actual expenditures for shelter and presumably a material improvement in the class of housing accommodation obtained. Averages of rooms per person and rent per room both showed appreciable increases within this earnings interval.

The proportion of rent to earnings, particularly in earnings groups above \$1,200 in which tenants have a greater range of alternatives in spending their income, depends upon several factors of which housing standards and the supply of accommodation are the most important. Both of these are reflected in rental levels and in cities such as Halifax, Toronto and Regina where rents were relatively high in 1931, percentages declined slowly in the higher earnings groups. For other places with relatively low rentals, including Three Rivers, Brantford and Victoria, percentages formed a smooth descending arc in contrast with the almost flat course followed by percentages in the high rental cities. Unfortunately it is difficult to evaluate the importance of housing standards and supply of housing accommodation. Appraisals of living standards, presented in a preceding section, would place Halifax and Three Rivers at lower levels than the other cities grouped with them above. The shape of the Halifax rent-earnings ratio curve under such circumstances presumably would be attributable mainly to a limited supply of better class housing. The Three Rivers curve might reasonably be interpreted as pointing to relatively little variation in housing standards as earnings increased. The behaviour of rent per room and rooms per person in successive earnings groups supports this conclusion. These cases are cited to illustrate the difficulty of placing qualitative interpretations upon rent-earnings ratios.

The 1936 percentages were much higher than those for 1931 in the lowest family earnings group, under \$400 per year, but dropped until they were between 4 and 5 p.c. lower in the groups above \$1,600. Percentages in 1936 ranging from 131 to 235 where family earnings fell below \$400 bore witness of more complete dependence in this group upon organized relief and charity than in 1931. Nor should the lower percentages in higher earnings groups be interpreted as conclusive evidence of better economic circumstances, since it has been established in an earlier section that tenant family average earnings in these cities declined between 1931 and 1936 by more than 30 p.c. The families reporting \$1,600, for example, in 1936 generally were not the ones reporting that amount in 1931, when their earnings probably exceeded \$2,000. The pairing of 1931 ratios around the \$2,000 level with 1936 ratios around the \$1,600 level shows percentages approximately the same in both cases for three of the five Prairie cities of over 30,000 population. A stiffer drop in rents between 1931 and 1936 in Regina and Saskatoon than elsewhere on the Prairies pointed to generally more favourable positions in 1936 for tenant families in the upper earnings groups than had existed in 1931.

As illustrated earlier with other data, averages hide variations of considerable significance. For this reason tenant rent-earnings ratios were computed for individual families in two cities, one with a high average rent-earnings ratio and the other with a very low one. These were Regina where tenants spent an average of 27 p.c. of earnings for shelter in 1931 and Victoria where the percentage was only 20. As might be expected, the great majority of high ratios were in the low earnings groups. The high proportions of families paying abnormally large parts of earnings for rent may be observed from the following statement:—

* Page 69 shows that more than 25 p.c. of tenant wage-earner families in many cities received less than this amount in both 1931 and 1936.

DISTRIBUTION OF INDIVIDUAL FAMILY RENT-EARNINGS PERCENTAGES IN REGINA AND VICTORIA CLASSIFIED ACCORDING TO SPECIFIED EARNINGS, 1931

Item	\$0-399		\$400-799		\$800-1,199		Total under \$1,200		Total Sample	
	Regina	Victoria	Regina	Victoria	Regina	Victoria	Regina	Victoria	Regina	Victoria
Percentage of families at specified earnings levels....	19	10	12	17	14	19	45	46	100	100
Percentage of cases with rent over 25 p.c. of earnings....	100	100	87	73	62	39	85	65	60	36
Percentage of cases with rent over 35 p.c. of earnings....	95	93	68	49	31	13	69	43	37	20

Nearly half of the families sampled in Regina and Victoria earned less than \$1,200 per annum in 1931. Of these, 85 p.c. in Regina and 65 p.c. in Victoria paid out more than one-quarter of all earnings in the form of rent and 69 p.c. and 43 p.c. of families in samples for these respective cities paid more than 35 p.c. of earnings for shelter. More than one-quarter of earnings devoted to this purpose is usually considered abnormal; more than 35 p.c. so expended may be considered as almost positive evidence of economic pressure where earnings are so low. Of all families sampled, one-fifth in Victoria and more than a third in Regina reported rents in excess of 35 p.c. of earnings.

Frequency distributions of individual family rent-earnings ratios for Regina and Victoria provided contrasts and parallels of considerable interest. Differences suggested that this approach might yield valuable results if applied to a more comprehensive investigation. For Victoria, there was little sign of central tendency in rent-earnings ratios in the lower earnings groups, but such a tendency became quite pronounced in groups above \$1,600. Presumably, emphasis upon home comfort varied more widely in families with earnings below this figure, than where earnings were higher. These variations were doubtless accentuated, however, by the depression, which caused drastic adjustments in the living conditions of many families in the years centering around 1931. The Regina frequency distribution of rent-earnings ratios showed a marked degree of scatter in all earnings groups, although this was perceptibly less in earnings groups above \$2,400 per annum.

RENT EXPRESSED AS A PERCENTAGE OF FAMILY EARNINGS AT PROGRESSIVE EARNINGS LEVELS IN SPECIFIED CITIES, 1931 AND 1936

City	\$0-399	\$400-799	\$800-1,199	\$1,200-1,599	\$1,600-1,999	\$2,000-2,399	\$2,400-2,799	\$2,800-3,199	\$3,200-4,999	\$5,000 and over
	p.c.	p.c.	p.c.	p.c.	p.c.	p.c.	p.c.	p.c.	p.c.	p.c.
1931										
Halifax.....	93.7	35.7	24.4	24.2	20.6	19.6	17.9	16.3	19.2	15.7
Three Rivers.....	99.1	34.3	23.4	19.8	18.1	14.1	16.6	9.4	7.9	9.7
Montreal.....	100.0	36.6	26.8	21.7	18.8	18.8	17.4	15.9	13.6	14.2
Verdun.....	103.2	36.6	24.3	20.0	17.7	15.5	13.4	12.1	9.2	10.6
Toronto.....	188.8	51.3	36.3	28.8	24.4	21.9	23.5	20.8	19.1	16.7
Hamilton.....	136.2	42.3	28.8	24.0	22.3	19.4	18.5	17.0	13.8	10.4
Brantford.....	95.2	37.2	24.1	20.9	17.9	16.7	16.7	15.7	13.3	14.2
Winnipeg.....	118.6	48.3	29.0	26.4	26.3	21.7	25.8	18.7	18.4	13.6
Regina.....	96.9	48.3	32.2	25.2	26.8	26.2	25.0	20.9	18.3	13.5
Saskatoon.....	114.9	45.4	33.7	27.2	24.6	23.6	21.4	18.4	15.5	12.8
Calgary.....	108.9	42.5	33.8	24.3	24.6	20.7	21.3	20.6	16.1	11.5
Edmonton.....	102.0	38.2	23.7	22.7	21.8	21.0	17.3	17.4	14.1	11.1
Vancouver.....	139.5	48.7	31.7	24.4	23.2	21.1	19.3	18.3	12.6	11.9
Victoria.....	95.9	33.1	24.5	19.3	17.1	15.2	15.7	11.8	9.5	8.9
Range for 14 cities.....	93.7-188.8	33.1-51.3	23.4-36.3	19.3-28.8	17.1-26.8	14.1-26.2	13.4-25.8	9.4-20.9	7.9-19.2	8.9-16.7
1936										
Winnipeg.....	160.9	35.5	26.6	25.7	22.0	21.1	21.2	17.4	17.5	11.1
Regina.....	234.9	33.2	23.7	22.8	22.0	20.9	20.7	15.1	13.9	9.9
Saskatoon.....	131.1	30.2	21.6	20.4	18.9	19.0	17.0	13.4	11.9	-
Calgary.....	233.6	36.2	24.2	21.0	21.3	17.7	16.2	13.9	12.6	10.2
Edmonton.....	143.0	33.2	21.9	20.0	19.1	16.6	14.3	15.7	14.1	11.4

RENT AS A PERCENTAGE OF TENANT FAMILY EARNINGS AT PROGRESSIVE EARNINGS LEVELS, 1931 AND 1936

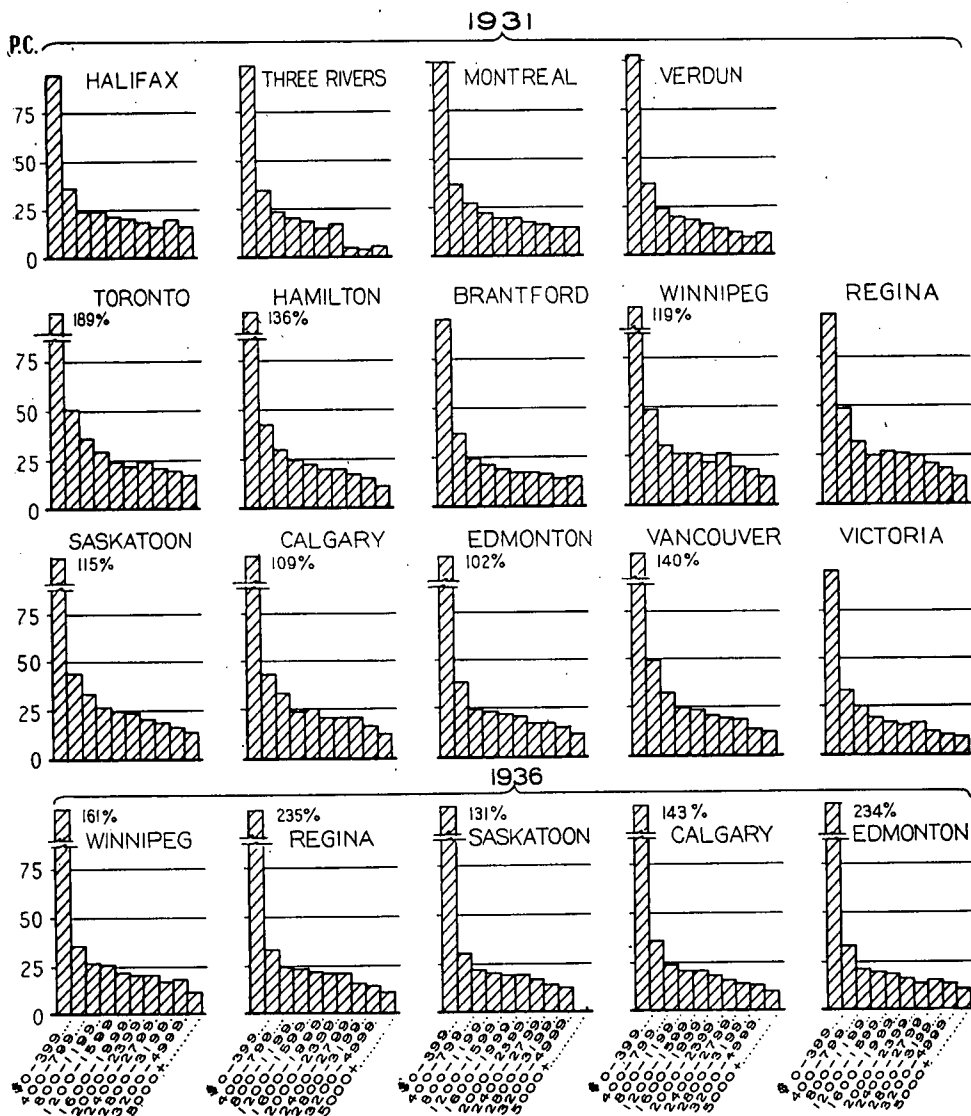


Chart 13

It has been established that the proportion of earnings spent in the form of rent declines as earnings increase. However, when these ratios were rearranged according to rental instead of earnings intervals, evidence of trend disappeared from resultant averages. Ratios for Regina and Victoria, as well as for other cities not hereafter examined, showed no discernible trend in rent-earnings ratios at progressive rent levels. In Victoria, a measure of central tendency was apparent in all rent groups with rents between 11 p.c. and 25 p.c. of earnings. Corresponding signs of concentration in Regina could be observed only in rent groups above \$30 per month.

The apparently conflicting evidence of the two types of frequency distribution really presents two aspects of a complex situation. The principal facts which they reveal may be summed up as follows:—

(1) There is a definite tendency for tenant families to spend a smaller percentage of earnings on rent at progressively higher earnings levels. The absolute amount of rent increases but not so fast as outlays in other sections of the family budget. One important exception to this statement has already been noted and should be reiterated. Apparently, just above the level of subsistence there is a tendency for tenant families to increase the proportion of earnings spent for shelter for a brief interval before turning to other needs of an optional character. The additional proportion of earnings devoted to rent at this transitional stage was not large, seldom exceeding 5 p.c., and sometimes much less. In every city, however, there was evidence of this greater stress upon homes at some level in the middle earnings groups.

(2) If, instead of classifying individual percentages of rents to earnings at progressive earnings levels a cross classification of actual earnings and rentals is made, resultant rent-earnings ratios would show a definite trend upward as rents move higher in converse relationship to the decline in ratios as earnings move higher. This difference from the behaviour of averages of individual family ratios is due to greater dispersion in family earnings at successively higher rental levels.

The lack of trend in averages of individual rent-earnings ratios as between different rent groups does not contradict evidence of the tendencies just noted. This arrangement of ratios does draw attention, however, to the wide variations in the importance of the home in the lives of different families. This point may be illustrated by reference to families in Regina with rentals of from \$25 to \$29 per month. Of 64 such families sampled, 13 had earnings of less than \$800, with the remainder showing earnings scattered all the way up to \$3,600 per annum. No more than 8 of these fell in any single \$100 earnings interval and there were as many with more than \$1,400 as there were with less. Disregarding those under \$800, the percentage of earnings spent in rent ranged all the way from 9 p.c. up to 40 p.c. with no sign of central tendency in between. Obviously it meant more to families with \$800 a year to spend \$25 a month for rent than it did to the family with \$3,600.

(3) Frequency distributions indicate a greater consistency of rent-earnings ratios in earnings groups above \$2,000 per annum than below this figure.

(4) The different patterns of frequency distribution for Regina and Victoria give evidence of relatively greater heterogeneity in housing standards of the former city. This approach to the problem of housing conditions reveals clear-cut differences which are almost entirely hidden by averages of the same data.

Rooms per Person and Rent per Room at Progressive Earnings Levels.—Emphasis has been placed in preceding sections upon the fact that the proportion of earnings devoted to rent tended to decrease at progressively higher earnings levels. It should not be inferred from this that less emphasis was placed upon housing comfort as earnings increased. Higher averages of rooms per person and more rent per room both indicated a marked improvement in shelter standards as earnings rose. There was a clearly discernible variation in the behaviour of rates of increase for these two averages at different earnings levels. Averages of rooms per person advanced more rapidly where earnings were between \$800 and \$1,600 than either below or above that range. Eight of the 14 cities revealed this tendency quite clearly.

In some of the Western cities the highest rate of increase did not appear until after the \$1,600 mark had been passed, but it was followed by definite rate declines in the earnings groups above \$2,000. This sensitiveness to housing adequacy in the middle earnings groups is not in contradiction to Engel's law, but suggests that its usual form may be incomplete. To say that the proportion of income spent upon shelter decreases as income rises, gives no indication of changing degrees of emphasis upon housing which may occur while rent-earnings ratios continue to fall.

Increases in averages of rent per room showed less uniformity of behaviour than averages of rooms per person. There was a tendency in data from many cities for the rate of increase in such averages to continue upward considerably beyond \$1,600. This was not at all incompatible with the behaviour of rooms-per-person averages. It would be natural for families to concentrate upon adequate space as soon as earnings permitted. Likewise it might be expected that qualitative improvement in housing status, reflected in higher rent per room, might continue far beyond the point where sufficient space had been provided. There were several cities for which the rate of increase for both rooms per person and rent per room was highest within the \$800-\$1,600 earnings interval, but this was the exception rather than the rule. This may be observed from accompanying statements, which show the percentage rise or fall in rooms per person and rent per room averages at progressive earnings levels.

AVERAGE NUMBER OF ROOMS PER PERSON FOR TENANT HOUSEHOLDS AT PROGRESSIVE EARNINGS LEVELS IN SPECIFIED CITIES, 1931 AND 1936

City	\$0-399	\$400-799	\$800- \$1,199	\$1,200- 1,599	\$1,600- 1,999	\$2,000- 2,399	\$2,400- 2,799
1931							
Halifax.....	0.78	0.88	0.92	0.96	1.05	1.25	1.16
Three Rivers.....	0.83	0.85	0.99	1.03	0.95	0.99	1.28
Montreal.....	0.92	1.10	1.11	1.21	1.26	1.28	1.37
Verdun.....	1.03	1.03	1.00	1.16	1.16	1.06	1.11
Toronto.....	1.05	1.13	1.21	1.31	1.29	1.34	1.57
Hamilton.....	1.06	1.17	1.24	1.36	1.45	1.29	1.42
Brantford.....	1.18	1.08	1.45	1.43	1.46	1.47	1.80
Winnipeg.....	0.83	0.89	0.95	1.10	1.17	1.11	1.18
Regina.....	0.67	0.81	0.90	1.04	1.23	1.25	1.32
Saskatoon.....	0.84	0.84	0.96	1.10	1.15	1.16	1.26
Calgary.....	0.78	0.84	0.97	1.10	1.21	1.19	1.19
Edmonton.....	0.79	0.84	1.00	1.21	1.20	1.20	1.17
Vancouver.....	0.98	0.97	1.10	1.14	1.28	1.27	1.41
Victoria.....	1.14	1.24	1.26	1.26	1.38	1.36	1.55
1936							
Winnipeg.....	0.89	1.05	1.08	1.10	1.23	1.06	1.25
Regina.....	0.83	1.07	0.96	1.20	1.32	1.36	1.27
Saskatoon.....	0.97	1.05	1.15	1.28	1.27	1.42	1.40
Calgary.....	0.80	1.03	1.12	1.31	1.38	1.48	1.41
Edmonton.....	0.76	0.99	1.07	1.28	1.35	1.37	1.20

PERCENTAGE¹ INCREASE OR DECREASE² IN AVERAGE NUMBER OF ROOMS PER PERSON AT PROGRESSIVE EARNINGS LEVELS, FOR HOUSEHOLDS IN SPECIFIED CITIES, 1931 AND 1936

City	\$400-799	\$800-1,199	\$1,200-1,599	\$1,600-1,999	\$2,000-2,399	\$2,400-2,799
	p.c.	p.c.	p.c.	p.c.	p.c.	p.c.
1931						
Halifax.....	13	5	4	9	19	- 7
Three Rivers.....	2	17	4	- 8	4	29
Montreal.....	20	7	9	4	2	7
Verdun.....	-	- 3	16	-	- 9	5
Toronto.....	8	7	8	- 1	4	17
Hamilton.....	10	-6	10	7	-11	10
Brantford.....	- 8	34	- 1	2	1	22
Winnipeg.....	7	7	16	6	- 5	6
Regina.....	21	11	16	18	2	9
Saskatoon.....	-	14	15	5	1	-
Calgary.....	8	16	13	-	- 2	-
Edmonton.....	6	19	21	- 1	-	- 2
Vancouver.....	- 1	13	4	12	- 1	11
Victoria.....	9	2	-	10	- 1	14
1936						
Winnipeg.....	18	3	2	12	-14	18
Regina.....	29	-10	25	10	3	- 7
Saskatoon.....	8	10	11	- 1	12	- 1
Calgary.....	29	9	17	5	7	- 5
Edmonton.....	30	8	20	6	2	-12

¹ Percentage for each earnings group based on the average for the group preceding.
² Minus sign denotes decrease.

CENSUS OF CANADA, 1931

AVERAGE MONTHLY RENT PER ROOM FOR TENANT HOUSEHOLDS AT PROGRESSIVE EARNINGS LEVELS IN SPECIFIED CITIES, 1931 AND 1936

City	\$0-399	\$400-799	\$800-1,199	\$1,200-1,599	\$1,600-1,999	\$2,000-2,399	\$2,400-2,799
	\$	\$	\$	\$	\$	\$	\$
1931							
Halifax.....	4.59	4.54	4.85	5.45	6.11	6.07	5.97
Three Rivers.....	3.61	3.26	3.65	4.14	4.33	4.32	5.58
Montreal.....	3.98	4.08	4.42	4.82	4.68	5.02	6.03
Verdun.....	4.68	4.52	4.67	5.02	5.28	5.27	5.30
Toronto.....	6.29	5.51	6.58	6.60	6.79	7.33	8.13
Hamilton.....	4.17	4.42	4.61	5.21	6.05	6.29	6.61
Brantford.....	3.10	3.95	3.59	3.93	4.17	4.50	5.04
Winnipeg.....	5.06	5.91	6.53	7.10	8.55	6.77	7.80
Regina.....	5.78	6.44	6.79	7.24	9.61	8.98	10.16
Saskatoon.....	5.36	5.61	6.49	6.98	8.31	8.30	8.19
Calgary.....	7.23	6.33	6.66	7.00	7.10	7.57	8.57
Edmonton.....	4.43	5.01	4.98	5.74	6.32	6.94	6.71
Vancouver.....	6.19	5.90	5.84	6.11	7.59	7.13	7.81
Victoria.....	3.56	3.65	3.97	4.53	4.87	4.54	5.57
1936							
Winnipeg.....	4.27	4.94	5.91	6.32	6.30	5.75	6.53
Regina.....	3.36	4.60	5.06	5.75	6.80	6.64	8.27
Saskatoon.....	2.65	3.39	3.93	4.72	5.12	6.12	6.04
Calgary.....	4.64	5.10	4.50	5.10	5.53	5.69	6.11
Edmonton.....	3.85	4.38	4.25	4.70	5.13	4.99	4.91

PERCENTAGE¹ INCREASE OR DECREASE² IN AVERAGE RENT PER ROOM AT PROGRESSIVE EARNINGS LEVELS, FOR HOUSEHOLDS IN SPECIFIED CITIES, 1931 AND 1936

City	\$400-799	\$800-1,199	\$1,200-1,599	\$1,600-1,999	\$2,000-2,399	\$2,400-2,799
	p.c.	p.c.	p.c.	p.c.	p.c.	p.c.
1931						
Halifax.....	- 1	7	12	12	- 1	- 2
Three Rivers.....	-10	12	13	5	-	29
Montreal.....	3	8	9	- 3	27	2
Verdun.....	- 3	3	8	5	-	1
Toronto.....	-12	19	-	3	8	11
Hamilton.....	6	4	13	16	4	5
Brantford.....	27	- 9	10	6	8	25
Winnipeg.....	17	11	9	20	-21	15
Regina.....	11	5	7	33	- 7	13
Saskatoon.....	5	16	8	19	-	- 1
Calgary.....	-12	5	5	1	7	13
Edmonton.....	13	- 1	15	10	10	- 3
Vancouver.....	- 5	- 1	5	24	- 6	10
Victoria.....	3	9	14	8	- 7	23
1936						
Winnipeg.....	16	20	7	-	- 9	14
Regina.....	37	10	14	18	- 2	25
Saskatoon.....	28	16	20	9	20	- 1
Calgary.....	10	-12	13	8	3	7
Edmonton.....	14	- 3	11	9	- 3	- 2

¹ Percentage for each earnings group based upon the average for the group preceding.

² Minus sign denotes decrease.

The irregular nature of rates of increase in rent per room averages was no doubt associated with the way rents are quoted. They increase in intervals of \$2.50 per month, or multiples of that amount, but seldom by intervening amounts. Marked variations in rates of increase from city to city furnished additional evidence of different degrees of homogeneity in housing accommodation.

Earnings in Relation to the Value of Owned Homes.—City annual average family earnings expressed as a percentage of corresponding average values of owned homes showed a wide range of variation in the 14 centres included in this analysis. These percentages were scattered between a low of 34.3 p.c. for Montreal and 61.7 p.c. for Edmonton. In each city, percentages showed pronounced increases at progressive earnings groups. As noted earlier,

EARNINGS AS A PERCENTAGE OF THE VALUE OF OWNED HOMES AND RELATED DATA FOR HOUSEHOLDS IN SPECIFIED CITIES, 1931 AND 1936.

City	\$0-399	\$400-799	\$800-1,199	\$1,200-1,599	\$1,600-1,999	\$2,000-2,399	\$2,400-2,799	\$2,800-3,199	\$3,200-4,999	\$5,000 and over	Total	Rent-Earnings Ratio	P.C. of Homes Owned
	p.c.	p.c.	p.c.	p.c.	p.c.	p.c.	p.c.	p.c.	p.c.	p.c.	p.c.	p.c.	p.c.
1931													
Halifax.....	5	24	37	41	42	52	55	59	60	74	49	23	35
Three Rivers.....	4	16	28	30	34	38	43	56	57	60	36	19	28
Montreal.....	4	11	22	27	33	34	38	41	49	53	34	21	15
Verdun.....	3	11	23	28	36	38	56	65	73	86	39	19	12
Toronto.....	4	13	23	31	36	41	43	46	51	54	38	26	46
Hamilton.....	6	21	31	39	44	49	59	49	71	73	44	26	48
Brantford.....	8	21	36	46	52	64	65	49	61	102	47	23	54
Winnipeg.....	6	26	37	39	49	53	59	61	62	65	50	25	47
Regina.....	8	24	31	40	44	44	51	47	61	69	46	27	50
Saskatoon.....	11	25	39	45	47	45	48	54	64	76	48	26	54
Calgary.....	10	28	39	41	51	56	54	66	63	75	51	25	52
Edmonton.....	9	36	56	57	58	65	67	76	83	97	62	22	53
Vancouver.....	8	26	44	53	64	58	75	66	64	74	54	25	51
Victoria.....	8	25	45	50	55	62	75	74	77	86	57	20	47
Range for 14 cities.....	3-11	11-36	22-56	27-57	33-64	34-65	38-75	41-76	49-83	53-102	34-62	19-27	12-54
1936													
Winnipeg.....	7	28	42	49	53	67	69	72	71	65	53	28	-
Regina.....	3	28	34	43	44	48	47	52	62	69	43	26	-
Saskatoon.....	7	30	54	53	53	54	52	59	62	54	49	21	-
Calgary.....	5	33	55	58	56	61	67	91	73	90	57	24	-
Edmonton.....	8	50	56	61	64	64	73	72	75	95	59	26	-

there was a considerable number of family heads listed as owners in the earnings group below \$400. Percentages at this earnings level, ranging from 2.8 to 10.9, were definitely abnormal. Many owners in the group between \$400 and \$799 doubtless were in abnormal economic circumstances also. Earnings expressed as a percentage of home values in this group ranged from 11.0 to 36.4 p.c. They continued to rise unevenly but rapidly as earnings advanced, with percentages for the residual group with earnings of \$5,000 or more per year falling between limits of 53.0 and 102.2.

The wide variation in city average percentages bore a significant relationship to proportions of owned homes and ratios of rent to earnings in the tenant group. Speaking generally, the proportion of owned homes varied directly with the size of earnings-value percentages and

FAMILY EARNINGS AS A PERCENTAGE OF THE VALUE OF OWNED HOMES AT PROGRESSIVE EARNINGS LEVELS, 1931

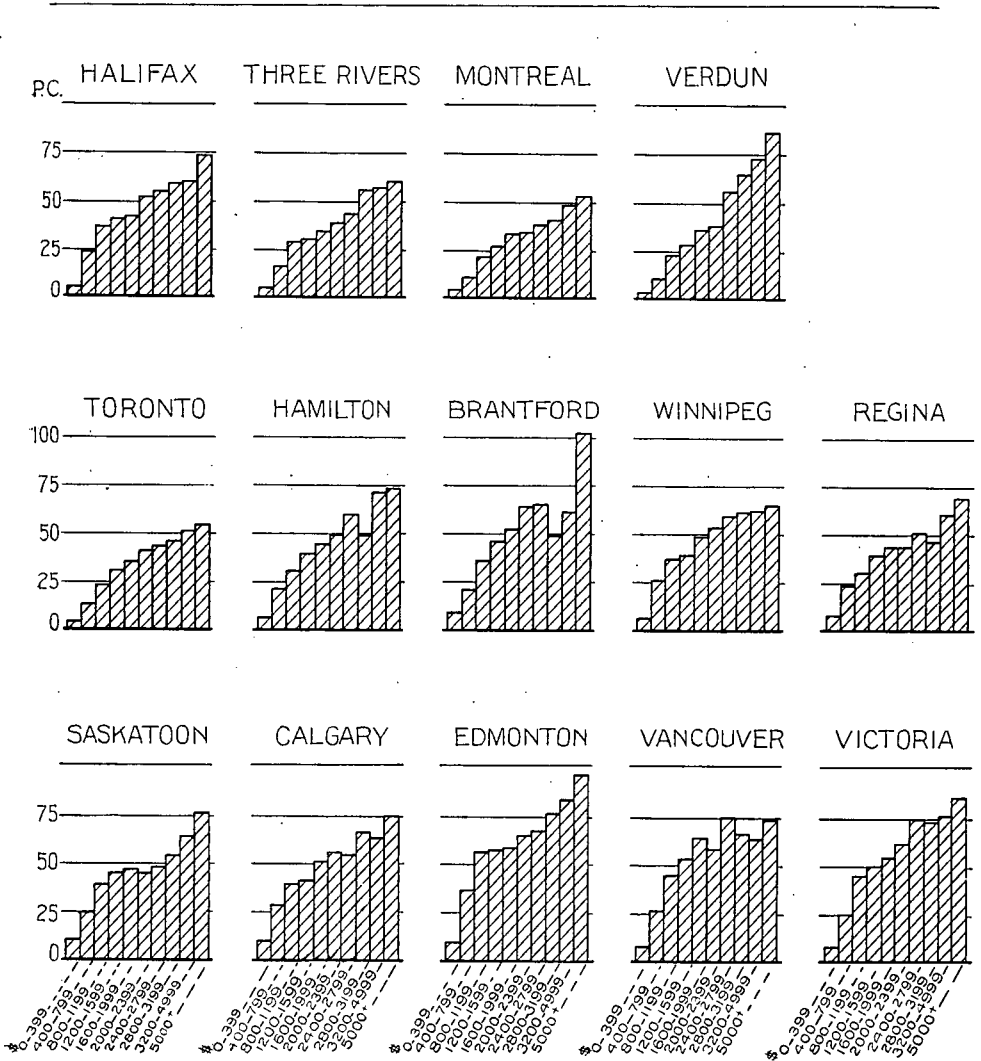


Chart 14

also with rent-earnings percentages. In other words, where earnings were high relative to home values the proportion of owned homes was high and where rents were low in relation to earnings the proportion of owned homes was low. The size of cities also appeared to be related to ownership in some cases and in others there was evidence of what might be termed ownership preference which could not be explained from the data available.

An indication of the ownership preference noted above may be obtained by comparing percentages of owned homes to all homes with percentages of earnings expressed as a percentage of home values. However, lack of data relating to changes in value since the date of purchase prevent any exact significance from being given to these comparisons. These two percentages were nearly always within 10 points of each other for any single city. Where ownership percentages exceeded percentages of earnings as a proportion of home values by a substantial amount, it may reasonably be inferred that ownership was more highly esteemed than in places where the reverse was the case. This was true generally of Ontario cities and also for Regina, Saskatoon and Calgary. Elsewhere ownership percentages were lower than annual earnings expressed as a percentage of corresponding home value averages. The margin in this direction was particularly marked in the Province of Quebec and to a lesser extent in Halifax. However, rents in relation to family earnings in Quebec were lower than in any other province. The influence of size showed clearly in figures for Montreal and Three Rivers, the latter having proportionately more than twice as many owned homes, although rent-earnings ratios were approximately the same in both cities.

CHAPTER VII

TENURE

The significance of facts relating to tenure is becoming more obscure due to changing social emphasis placed upon ownership. It is no longer a foregone conclusion that persons of means own their own homes and, although the many advantages of ownership still remain, they have been gradually undermined in urban areas by the convenience and attractiveness of modern multiple-unit dwellings. Between 1921 and 1931 the proportion of Canadian rural home owners to all householders declined 5 p.c. and that of urban owners 3 p.c. The shift towards tenancy in rural Canada is cause for more concern than the urban movement, since it is an indication that the ownership of farms has grown less profitable during this period. Nevertheless, the 1931 Census showed that the occupants of the great majority of Canadian farms still owned them, although frequently burdened with mortgages or other debt encumbrances.

Proportions of Owners and Tenants.—In 1931, of the 2,252,729 ordinary households* enumerated by the census, 1,362,896 or 60·5 p.c. were owners and 889,833 or 39·5 p.c. were tenants. Of the owners 797,812 were rural and 565,084 were urban dwellers. There were 675,631 tenants in urban areas and 214,202 in rural. The continued predominance of ownership among the farm population is clearly apparent from these figures, which show 78·8 p.c. of all rural households in owned homes, in contrast with only 45·6 p.c. of urban households. Regional differences were rather striking. In the case of rural areas, the proportions living in owned homes in the Maritimes and Quebec were higher than the average for Canada, varying from 82 p.c. to 93 p.c. Ontario and Manitoba were a little lower at 75 p.c., Saskatchewan and Alberta higher again around 80 p.c. and British Columbia the lowest of all the provinces at approximately 66 p.c. Rather the reverse was true of urban areas. Prince Edward Island and Nova Scotia showed higher proportions than the average; New Brunswick and especially Quebec were lower, and Ontario and the Western Provinces higher, varying from 51 p.c. to 55 p.c. Quebec with a high proportion of rural owners had the lowest proportion of urban owners. British Columbia, on the other hand, with an average percentage of urban owners came lowest on the list of rural owners, while Prince Edward Island had the largest proportion of owned homes in both rural and urban areas.

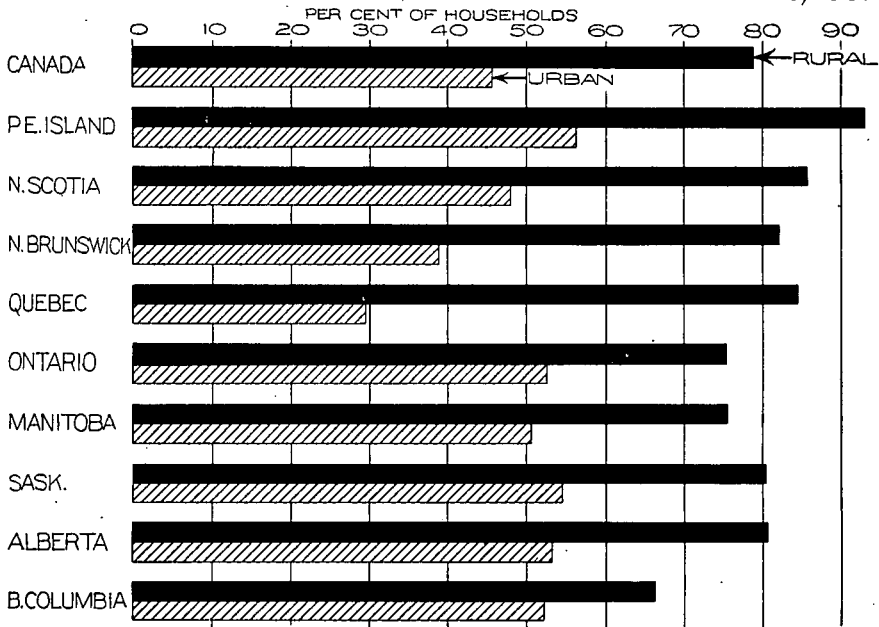
The percentages of owners in rural and urban provincial areas are shown below in order of magnitude. This statement is an extract from Table 12, Part II.

* Comprise 99·4 p.c. of the total number, excluding only those households in hotels, boarding houses, institutions, etc.

PERCENTAGE OF HOUSEHOLDS LIVING IN OWNED HOMES, CANADA AND PROVINCES, 1931

Province	Rural Areas	Urban Areas
	p.c.	p.c.
CANADA.....	78·8	45·6
Prince Edward Island.....	93·1	56·3
Nova Scotia.....	85·8	48·1
New Brunswick.....	82·2	39·0
Quebec.....	84·5	29·7
Ontario.....	75·6	52·6
Manitoba.....	75·7	50·6
Saskatchewan.....	80·6	54·7
Alberta.....	80·8	53·2
British Columbia.....	66·4	52·1

RURAL-URBAN OWNER COMPARISONS
PERCENTAGE OF RURAL AND URBAN HOUSEHOLDS
LIVING IN OWNED HOMES, CANADA AND THE PROVINCES, 1931



URBAN OWNER COMPARISONS, 1921 AND 1931
PERCENTAGE OF HOUSEHOLDS LIVING IN OWNED HOMES,
CITIES OF 30,000 POPULATION AND OVER, 1921 AND 1931

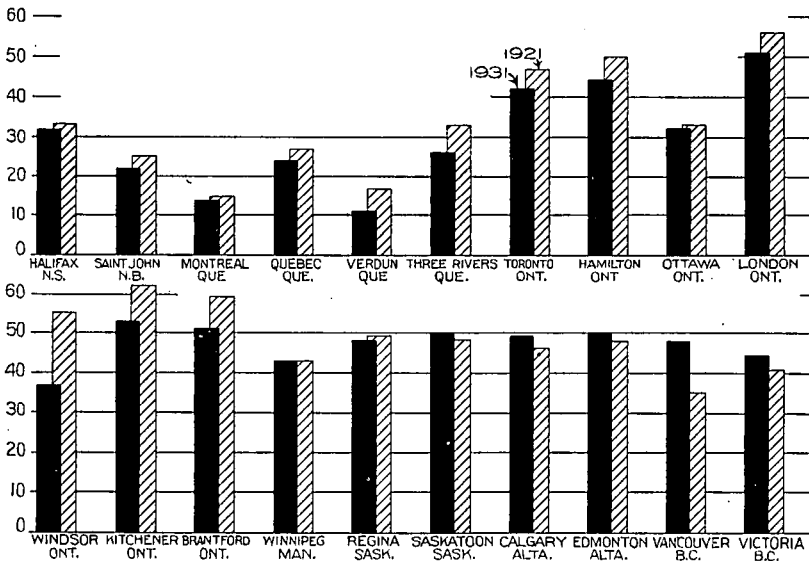


Chart 15

Changes in Owner-Tenant Ratios, 1921-1931.—As already noted, the proportion of owners to tenants between 1921 and 1931 declined moderately in both rural and urban areas and relative changes in different parts of the country were sufficiently diverse to warrant a regional examination. Since 1921 data of this type were tabulated for private families only, a comparison of 1921 and 1931 records must be based upon private families rather than households which are used elsewhere in this monograph as the basis of analysis.

The proportion of tenants increased in all provinces but relative stability was maintained in the Maritimes and British Columbia. The largest shift to tenancy occurred in the Prairie Provinces, led by Manitoba, with Ontario and Quebec showing slightly less change. Since the greatest decline in ownership was only 7 p.c., it seems improbable that a serious adjustment in tenure is in progress. Curiously enough, the rural shift to tenancy in the Western Provinces has been paralleled by an increase in the proportion of owners in most of the larger cities of this same area. In all cities of over 30,000 west of Winnipeg, there were larger increases in the number of owners than in tenants between 1921 and 1931, although only Alberta and British Columbia recorded a stronger position for owners in all urban areas. The largest gains in tenant proportions for urban centres occurred in Prince Edward Island, New Brunswick, Quebec and Ontario, with increases of 5 p.c., 5 p.c., 4 p.c. and 5 p.c., respectively. Changes in other provinces were of inconsequential amounts. They may be observed from the following statement.

HOME OWNERS AS A PERCENTAGE OF THE TOTAL NUMBER OF FAMILIES, CANADA AND PROVINCES, 1921 AND 1931

Province	Rural Areas		P.C. Change	Urban Areas		P.C. Change
	1931	1921		1931	1921	
	p.c.	p.c.	p.c.	p.c.		
CANADA.....	74	79	-5	43	40	-3
Prince Edward Island.....	86	87	-1	51	56	-5
Nova Scotia.....	79	81	-2	44	46	-2
New Brunswick.....	74	78	-4	36	41	-5
Quebec.....	77	81	-4	23	32	-4
Ontario.....	71	76	-5	49	54	-5
Manitoba.....	72	79	-7	47	48	-1
Saskatchewan.....	77	83	-6	53	56	-3
Alberta.....	77	82	-5	51	50	+1
British Columbia.....	64	65	-1	49	42	+7

For cities of over 30,000, differences were more pronounced. In 14 instances decreases occurred, ranging from 1 p.c. to 18 p.c., with the average decrease approximating 5 p.c. Increases occurred in Saskatoon, Calgary, Edmonton, Vancouver and Victoria, but of these Vancouver was the only city showing noteworthy improvement.

There was no definite relationship between population growth and changing tenure, although it will be shown subsequently that a relationship exists between tenure and population density. Vancouver, with the greatest gain in ownership, registered the largest percentage increase in population between 1921 and 1931 in cities of over 30,000. Verdun with an increase of 164 p.c. in the number of families showed a decline of 6 p.c. in the proportion of owners but this decrease was exceeded in several cities in which much less rapid growth had occurred. It is apparent from the cases cited that local conditions may be a more powerful influence upon tenure than the pressure of population. Further, it seems clear that tenure reacts to a wide variety of related factors. Income, although a vital consideration, presumably is not so closely related to ownership as to adequacy of accommodation, for available evidence points to a general increase in purchasing power throughout Canada during the decade between 1921 and 1931. In addition, taxation, building costs and shifts in occupational grouping, as well as unique climatic attributes, are undoubtedly among the influences playing a part in the determination of owner-tenant ratios. For example, the climate of Victoria, B.C., has been largely responsible for its growing popularity among families with retired heads, who buy homes in that city in which to pass the closing years of life. Again, rapid industrialization with many manufacturing concerns showing wide seasonal variations in activity seems clearly related to the increase of tenancy in Windsor, Ont. A systematic study of such relationships should yield information of great value to municipal authorities.

HOME OWNERS AS A PERCENTAGE OF TOTAL PRIVATE FAMILIES, CITIES OF 30,000 POPULATION AND OVER, 1921 AND 1931

City	Home Owners as P.C. of Total Private Families			P.C. Increase in Number of Families 1921-31
	1931	1921	Increase or Decrease ² 1921-31	
Halifax.....	32	33	-1	4
Saint John.....	22	25	-3	2
Montreal.....	14	15	-1	35
Quebec.....	24	27	-3	32
Verdun.....	11	17	-6	164
Three Rivers.....	26	33	-7	55
Toronto.....	42	47	-5	26
Hamilton.....	44	50	-6	39
Ottawa.....	32	33	-1	20
London.....	51	56	-5	21
Windsor.....	37	55	-18	69
Kitchener.....	53	62	-9	52
Brantford.....	51	59	-8	4
Winnipeg.....	43	43	-	25
Regina.....	48	49	-1	65
Saskatoon.....	50	48	2	63
Calgary.....	49	46	3	36
Edmonton.....	50	48	2	37
Vancouver.....	48	35	13	1
Victoria.....	44	41	3	7

¹ 1921 and 1931 figures not comparable.

² Minus sign denotes decrease.

Before turning to an examination of factors related to tenure, the relationship between density of population and ownership should be noted. Despite exceptions due to particular conditions, it is clear from the percentages which follow that ownership is affected adversely by the growing concentration of population.

PERCENTAGE OF OWNERS IN SPECIFIED AREAS

Rural.....	78.8
Urban under 1,000.....	63.8
Urban 1,000-29,999.....	53.9
Urban 30,000 and over.....	37.2

Characteristics of Households Related to Tenure.—This section is devoted to a study of the relative proportions of ownership and tenancy associated with a number of significant features of households. Type, size, composition and characteristics of family heads have been singled out for examination.

Type of Household.—Households in the 1931 census were grouped in three classes, one-person, one-private-family and multiple-family households. The one-family group was of course by far the largest, comprising between 82 p.c. and 89 p.c. of totals for the different provinces. Next in importance came the one-person household ranging from 4 p.c. to 14 p.c. of provincial totals, while multiple-family households accounted for between 4 p.c. and 9 p.c. The proportions of these three groups living in owned homes were as follows:—

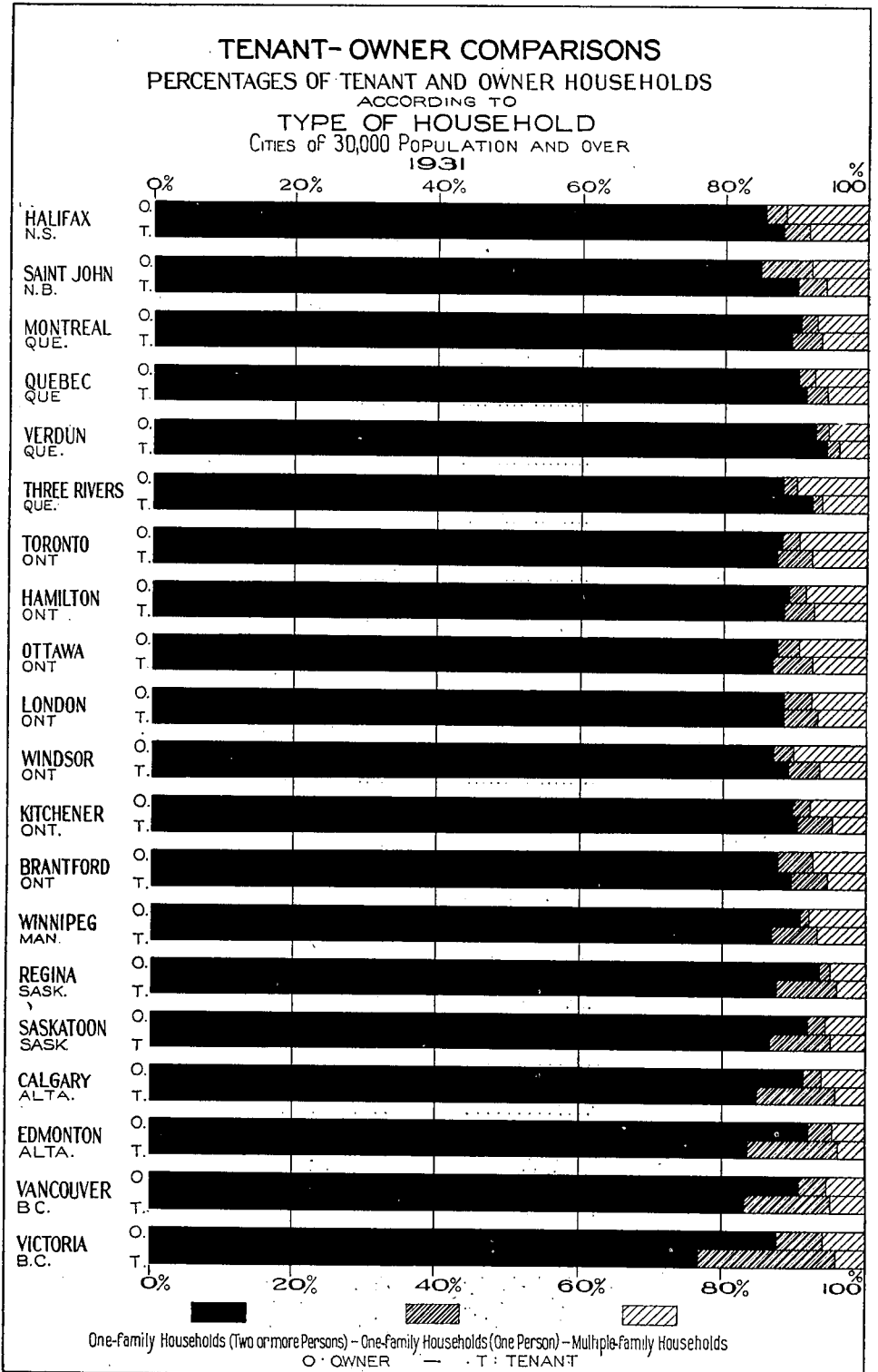


Chart 16

PERCENTAGE OF OWNERS IN DIFFERENT TYPES OF HOUSEHOLDS, CANADA AND PROVINCES, 1931

Province	One-Family Households of		Multiple- Family House- holds
	One Person	Two or More Persons	
	p.c.	p.c.	p.c.
CANADA.....	61	60	68
Prince Edward Island.....	87	84	90
Nova Scotia.....	77	68	78
New Brunswick.....	74	66	80
Quebec.....	47	47	60
Ontario.....	64	61	67
Manitoba.....	57	64	68
Saskatchewan.....	67	72	80
Alberta.....	68	70	77
British Columbia.....	51	59	63

The surprising feature of this statement is the high proportion of multiple-family households living in owned homes. This reflects rural conditions primarily and is not characteristic of urban areas as may be observed from Chart 16 showing proportions of different household types in the two tenure groups for cities of 30,000 population and over. In cities of over 30,000 there were only 19,540 multiple-family households in owned homes in 1931, as compared with 26,775 tenant households. There was, however, a Dominion total of 96,817 multiple-family households living in owned homes as against 45,598 tenant households of similar composition. The greater prevalence of filial relationships between families in rural multiple-family households and the natural expectation of inheritance on the part of junior family heads produces a greater incentive to ownership than is to be found in urban households thrown together by force of circumstances. The high proportion of one-person-family owners presumably is also largely a reflection of rural conditions, since only 6,910 out of 98,076 households in this group lived in cities of over 30,000.

Differences in the proportion of owners in the three types of households represented in the above statement do not appear to be particularly significant. The greatest difference of 14 p.c. for New Brunswick is not large and, since roughly eight-ninths of New Brunswick households were of the one-private-family type, the significance of ownership in the residual ninth is limited. It will be noted that percentages in the three groups rise and fall together from province to province, indicating that ownership is related to conditions which differ with geographical location. (See Part II, Table 14.)

Size and Composition of the Household.—Comments in this section are confined to one-family households of two or more persons. As already noted, approximately 86 p.c. of all households are composed of one family of two or more persons, so that conditions with respect to them may be considered as typical.

The average number of persons per household in owned homes was 4.71 as compared with 4.37 in tenant homes, with children accounting for 2.47 and 2.13 persons per household, respectively. The number of children in tenant households, although slightly less than the corresponding number in owned homes, formed practically the same proportion of the average household, viz. 52 p.c. for owners and 49 p.c. for tenants. Rural figures for both owners and tenants were about 5 p.c. higher than corresponding urban figures, indicating that the composition of the household was affected slightly by differences in rural and urban conditions. There seems little reason to believe, however, from the 1931 Census records that the composition of the household itself bore any significant relation to tenure, although as already noted, there was a tendency for tenant households to be smaller than those in owned homes. Prince Edward Island, for example, with relatively large families had the largest proportion of owners, while British Columbia with small families had the second lowest proportion of owners. Tenure in these cases was more closely associated with the relative proportions of rural and urban population than with the size and composition of the household. (See Part II, Table 14.)

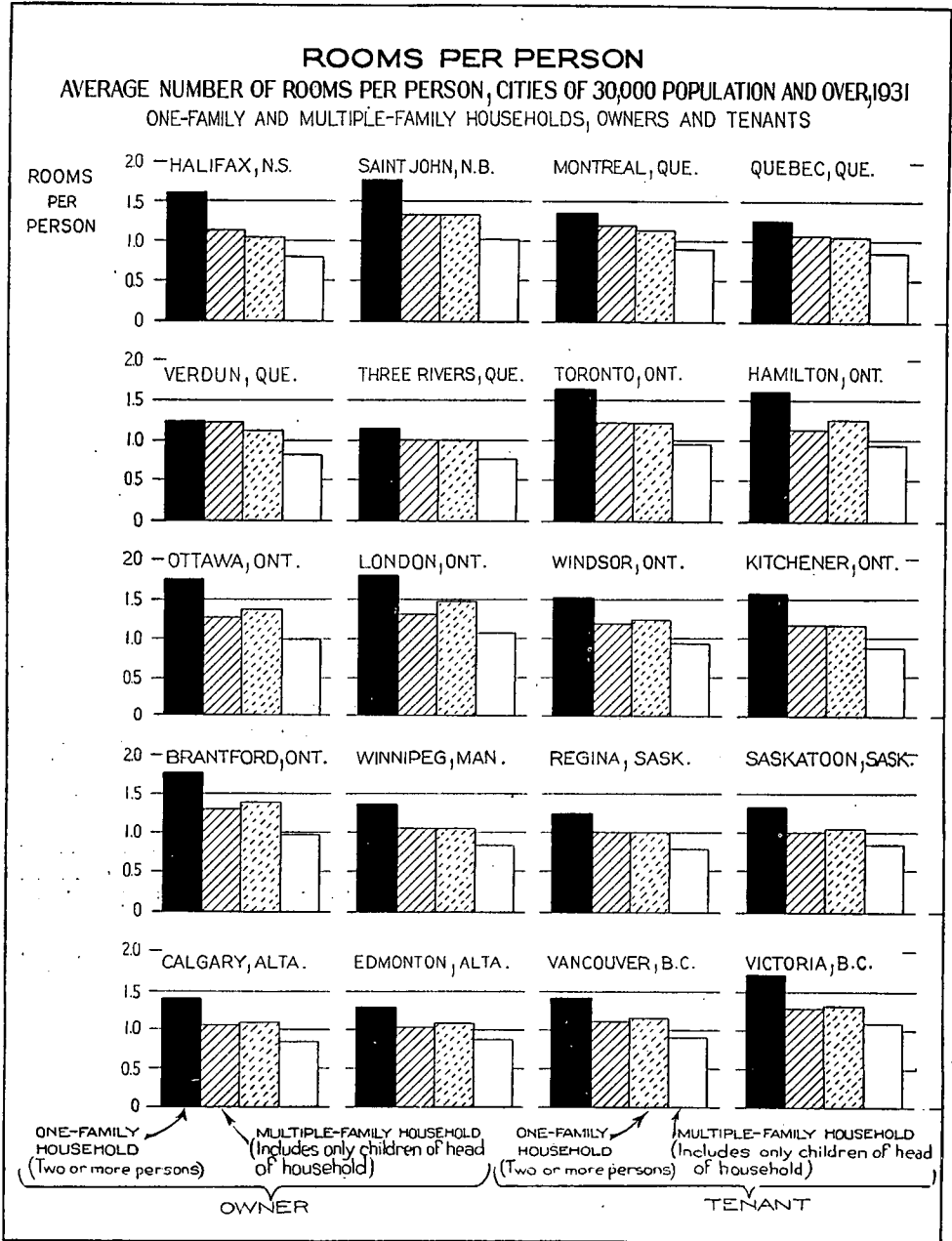


Chart 17

Characteristics of Owner Family Heads.—An examination of facts relating to family heads contributes more to an understanding of tenure than a study of the households as a unit. It has been possible from 1931 Census records to consider the age, class of occupation, conjugal condition and birthplace of family heads in relation to this subject. The private family rather than the census household is the basis of comparisons which follow.

Age.—As might be expected the proportion of owned homes was much higher among family heads of advanced age than among relatively young heads. The purchase of a home involves a

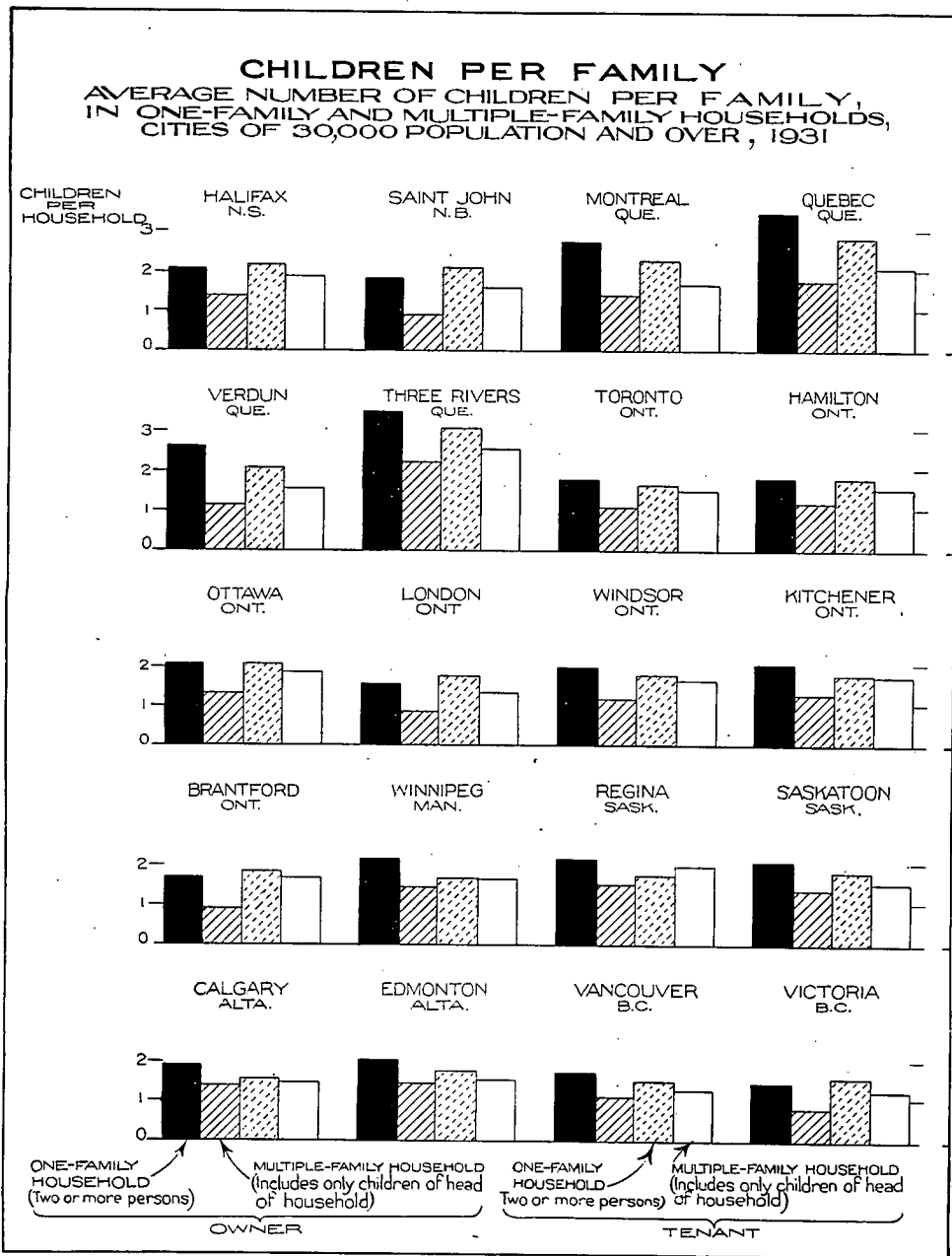


Chart 18

fairly large initial capital outlay and the savings of the average family accumulate slowly. From the statement immediately following, it will be seen that a comparatively small percentage of families owned homes before the family head reached the age of 35. From that age onward, however, ownership became more prevalent, and among family heads 55 or over, 85.7 p.c. lived in owned homes in rural areas and 61.2 p.c. in urban communities. It may be noted also that the proportion of owners under 35 years of age was materially larger for the rural population. Otherwise, differences due to age were similar in both rural and urban areas.

The first half of the statement below shows owners as a percentage of all family heads within each age group. The second half shows the percentage of all rural and all urban owner heads in specified age groups. (See Part II, Table 15.)

DISTRIBUTION OF OWNERS ACCORDING TO AGE GROUPS, CANADA, 1931

Age Group	P.C. Owner Heads at Specified Ages		P.C. Distribution of Owners	
	Rural	Urban	Rural	Urban
All ages.....	74.0	42.6	100.0	100.0
Under 25.....	37.5	6.8	1.9	0.5
25-34.....	54.4	18.8	14.0	8.8
35-44.....	72.6	38.4	23.7	23.7
45-54.....	82.1	50.8	25.1	28.2
55 and over.....	85.7	61.2	35.3	38.8

Occupational Status.—The classification of homes according to occupational status of the head has been done only in broad outline for urban centres. Household heads have been grouped into the following five divisions: wage-earners, those working independently on their own account, those with no recognized occupation, those living on income, and employers. Heads designated as having no occupation were mainly women, presumably widows with sons and daughters earning the major portion of family income. Wage-earners headed 67.2 p.c. of all Canadian urban homes, 10.8 p.c. of heads worked on their own account, 8.1 p.c. had no occupation, 8.0 p.c. lived on their income and 5.9 p.c. were employers. (See Part II, Table 17.)

Only 38.4 p.c. of wage-earners, which constituted the largest group, lived in owned homes. Of heads with no occupation, 49.9 p.c. owned their own homes, and of those working on their own account 56.0 p.c. were owners. The largest proportion of owners was found among employers and heads living upon income, of which 66.4 p.c. and 71.1 p.c., respectively were owners. This is shown in the statement following which is an extract from Table 16, Part II.

URBAN HOUSEHOLDS CLASSIFIED ACCORDING TO TENURE AND OCCUPATIONAL STATUS OF HEAD, CANADA, 1931

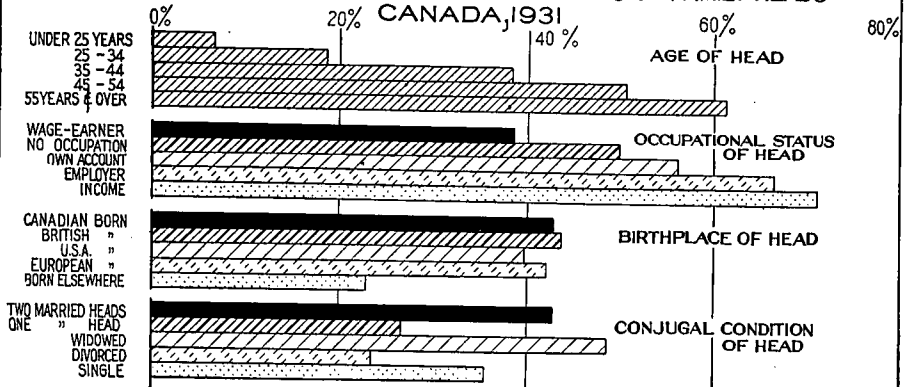
Occupational Status of Head	Tenants	Owners	
		No.	P.C. of Occupational Class
TOTAL.....	675,631	565,084	45.5
Wage-earner.....	513,196	320,493	38.4
Own account.....	58,690	74,750	56.0
No occupation ¹	50,343	50,210	49.9
Income.....	28,648	70,642	71.1
Employer.....	24,754	48,939	66.4

¹ Includes those who never had a gainful occupation, *e.g.*, widows and married women whose husbands live elsewhere; also those retired from gainful occupations and not living on income.

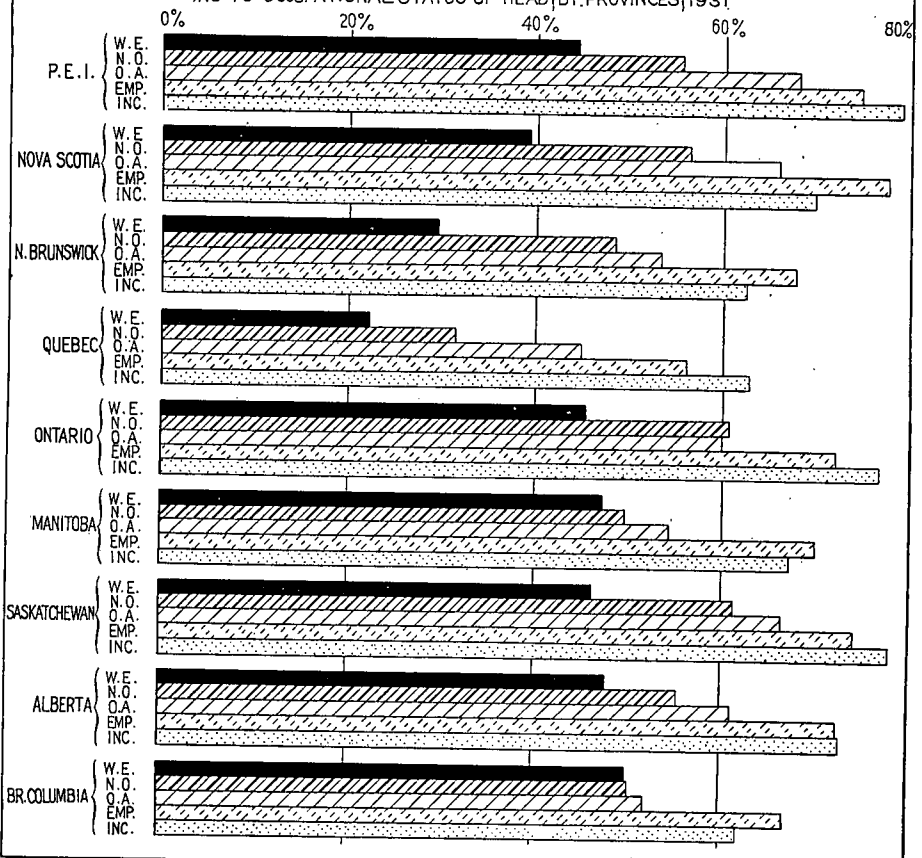
Conjugal Condition.—Husband and wife lived together as heads of about 80 p.c. of Canadian families in 1931. Where homes had one head they were classed as widowed, single, married with husband or wife absent and divorced. These groups are enumerated here in the order of their numerical importance. The proportion of owners was highest among widowed heads of which there were 115,655 in rural, and 169,970 in urban areas. Single owners were relatively important in rural communities, where 76.5 p.c. of the 100,605 thus classified owned their own homes. This contrasted with 35.7 p.c. of owners among the 68,567 single heads living in urban areas. Families with one head, married or divorced, were relatively unimportant, totalling slightly over 100,000 in all of Canada. As already noted, ownership in these two groups was less prevalent than for the three other types of family heads. Of the 823,666 rural families with two married heads, 73.9 p.c. owned their own homes, while 43.0 p.c. of the 1,033,439 urban families of this

ATTRIBUTES OF HOME OWNERS

PERCENTAGES OF URBAN FAMILIES LIVING IN OWNED HOMES CLASSIFIED ACCORDING TO SPECIFIED ATTRIBUTES OF FAMILY HEADS



OCCUPATIONAL STATUS IN RELATION TO OWNERSHIP
PERCENTAGES OF URBAN HOUSEHOLDS LIVING IN OWNED HOMES CLASSIFIED ACCORDING TO OCCUPATIONAL STATUS OF HEAD, BY PROVINCES, 1931



W.E.- WAGE-EARNER, N.O.-NO OCCUPATION
O.A.- OWN ACCOUNT, EMP-EMPLOYER, INC.- INCOME

type lived in owned homes. The same difference in proportions of urban and rural owners appear in this comparison as have been noted earlier. As may be noted from the following statement, families with two married heads were so predominant in both rural and urban areas that ownership percentages for this group correspond almost exactly with those for Dominion totals. (See Part II, Table 18.)

RURAL AND URBAN FAMILIES, BY CONJUGAL CONDITION OF HEAD AND TENURE OF HOME, CANADA, 1931

Conjugal Condition of Head	Rural		Urban	
	No. of Families	P.C. Owners	No. of Families	P.C. Owners
TOTAL.....	1,085,781	74.0	1,333,579	42.6
Married—				
Two heads.....	823,666	73.9	1,033,439	43.0
One head.....	44,238	58.1	59,075	26.7
Widowed.....	115,655	79.0	169,970	48.7
Divorced.....	1,617	61.8	2,528	23.4
Single.....	100,605	76.5	68,567	35.7

Birthplace.—A surprising uniformity exists in the proportion of owners in families whose heads have been born outside of Canada. In fact, no significant differences occur between proportions of owner heads in Canada, the British Isles, the United States or Europe. Ownership among residual families was, however, definitely less prevalent. In this group, which included a considerable number of Asiatics, only 22.8 p.c. of urban family heads and 41.0 p.c. of rural family heads owned their homes. Of the other groups mentioned above, percentages living in owned homes ranged between 68.3 and 75.4 for rural areas, and 39.7 and 43.7 for urban. (See Part II, Table 19.)

RURAL AND URBAN FAMILIES, BY BIRTHPLACE OF HEAD AND TENURE OF HOME, CANADA, 1931

Birthplace of Head	Rural		Urban	
	No. of Families	P.C. Owners	No. of Families	P.C. Owners
TOTAL.....	1,085,781	74.0	1,333,579	42.6
Canada.....	725,090	75.4	814,341	42.7
British Isles.....	151,017	68.3	322,894	43.7
United States.....	62,711	71.4	52,763	39.7
Continental Europe.....	141,660	75.0	130,978	42.0
Other countries.....	5,303	41.0	12,603	22.8

The Lodging Population.—It is an arresting fact that almost a million persons were included in the lodging population as classified by the 1931 Census. There were 555,606 individual lodgers distributed in 350,155 households and approximately 427,000 persons in 154,000 lodging families. By far the largest proportion of these lived in private homes, this being true of 496,093 individual lodgers and 151,084 lodging families. The 13,995 households living in boarding houses, hotels, institutions, etc., included approximately 3,000 lodging families, 59,513 single lodgers and a total of 160,484 persons. Of these, 48,953 were living in rooming houses, 42,949 in hotels, 23,419 in various types of institutions and 45,163 in other types of households.*

This second group of 160,484 persons living in public or semi-public dwellings was widely scattered, the only unusual concentration being in British Columbia where 23 p.c. of the total number resided. About one-half of the 36,885 persons in the British Columbia group were individual lodgers, of whom the great majority lived in city rooming houses and hotels. The other half of the British Columbia lodging population was comprised mainly of persons living in

* These residual households were composed mainly of construction and lumber camps. The institutional population included inmates of homes for the aged, orphanages, prisons, etc.

rural camps, etc., institutional inmates numbering only 1,697 persons. In other provinces the lodging population tended to be much more concentrated in cities than was the case for British Columbia. Ontario, for example, had 26,411 of its 46,351 lodging persons in urban areas and the proportion was considerably higher in Quebec. Accommodation per person living in hotels averaged 2.64 rooms, while rooming houses averaged only 0.71 room per person. Space comparisons for institutions were not significant, as institutional wards may give adequate accommodation for as many as eight or ten persons. (See Part II, Tables 20 and 21.)

As already noted, the proportion of the total lodging population housed in hotels and rooming houses was small in comparison with the number living in private homes. These formed a group distinct from tenant householders, although individual lodgers and lodging families were scattered widely throughout tenant and owner households.

Lodging was more prevalent in urban than in rural districts, although 44 p.c. of lodging families lived in rural Canada. There were 72 p.c. of individual lodgers and 56 p.c. of lodging families living in cities in 1931, with the heaviest concentration occurring in cities of over 30,000. The lodging population was distributed fairly evenly in the various provinces of the Dominion. There were 13.3 p.c. of owner households and 17.4 p.c. of tenant households with one or more individual lodgers, while 7.1 p.c. of owners and 5.1 p.c. of tenants gave shelter to lodging families. The range of provincial percentages around these Dominion averages may be observed from the following statement:—

Tenure	P.C. of Households with Individual Lodgers ¹		P.C. of Households with Lodging Families	
	Canada	Provincial Range	Canada	Provincial Range
Owner—				
Rural.....	10.4	8.0 (Sask.)—13.1 (N.B.)	7.1	4.0 (B.C.)—11.1 (N.B.)
Urban.....	17.5	14.6 (Que.)—21.1 (P.E.I.)	7.1	4.0 (Sask.)—9.7 (P.E.I.)
Tenant—				
Rural.....	12.0	9.0 (Sask.)—15.4 (B.C.)	3.6	2.9 (Alta.)—4.4 (N.B.)
Urban.....	19.1	17.4 (N.S.)—22.7 (Man.)	5.6	2.9 (Sask.)—7.4 (P.E.I.)

¹ Exclusive of hotels, rooming houses, etc.

These figures show the number of households with lodgers and lodging families as a percentage of the total number of households in each specified category. The high proportion of urban households with individual lodgers is quite striking as a commentary on shelter costs in the family budget. This burden was met in part by taking in lodgers in 19.1 p.c. of urban tenant and 17.5 p.c. of urban owner households. Rural percentages of 12.0 for tenants and 10.4 for owners were materially below those in urban areas. Dominion averages were typical of the different provinces as may be observed from the relatively narrow range of provincial percentages. By far the largest number of households in this group sheltered only one lodger. This was true of 73.6 p.c. of all the households with individual lodgers, the percentage for owners being 78.3 as compared with 67.9 for tenant households. In relatively few cases, were there more than four lodgers per household, this condition existing in only 1.5 p.c. of owner and 4.5 p.c. of tenant households. Corresponding rural percentages were more highly concentrated than urban figures in the group with only one lodger.

Lodging families averaged 2.7 persons, as compared with 4.3 persons for tenant households generally. Although comprising almost as great a number of persons as individual lodgers, they contributed to the composition of a much smaller number of households. Unlike individual lodgers, they did not centre predominantly in urban areas, being found in 7.1 p.c. of all urban owner households and in approximately the same percentage of rural owned homes. In cities, lodging families lived with 5.6 p.c. of the tenant households, while in rural areas 3.6 p.c. of tenant households included lodging families. The highest proportion of lodging families relative to total households occurred in the Maritime Provinces, and the lowest proportion in Western Canada. It will be noted that Provincial average percentages cluster closely around Dominion averages as was the case for individual lodgers. In only 5 p.c. of households with lodging families, was there more than one such family per household.

An interesting commentary on the distribution of the lodging population is afforded by the relationship between all owned homes in rural areas and cities of over 30,000, in comparison with percentages of lodgers. These figures are shown following.

Item	P.C. of Owned Homes	P.C. of Individual Lodgers in Owned Homes	P.C. of Lodging Families in Owned Homes
Rural Canada.....	79	73	88
Cities of over 30,000.....	37	31	41

The similarity of these percentages provides further evidence of the remarkably uniform distribution of the lodging population in rural and urban districts, and as between tenant and owner households.

Conclusions.—It is evident from the preceding analysis that for the Dominion as a whole the proportion of owned homes varies inversely with the density of population and, consequently, that ownership is most prevalent in rural areas. Individual localities may furnish exceptions to this statement for limited periods of time, but the underlying tendency is clearly apparent. The composition of the household gave no indication of being an important determinant of tenure. Multiple-family households in rural areas included a higher proportion of owners than other types of households, but ownership among urban households of this type was below average. The age and occupational status of the family head showed fairly definite relationships to tenure. The proportion of owners increased rapidly in the higher age groups and ownership was more prevalent among employers and persons living on income than among wage-earners. There appeared to be little connection between tenure and the conjugal condition or birthplace of family heads.

A number of the comparisons made would indicate that income is a powerful influence affecting tenure although, as noted at the beginning of the chapter, its effect is declining in urban centres. Normally, financial position improves as one grows older, so that the apparent relationship between age and ownership is likely to be an indirect reflection of a relationship between income and ownership. Although the average man's earning power commences to decline somewhere between 50 and 55, his family responsibilities by that time are also becoming lighter, so that his savings will in most cases continue to be as large or larger during the remaining years of active employment. Relatively high proportions of owners among employers and persons living on income also support the view that ownership is a function of income. Balanced against this is the fact that throughout the country as a whole tenancy has increased since the Great War despite tangible evidence of materially greater annual real income.

There appeared to be little relationship between home tenure and the distribution of the lodging population. The majority of individual lodgers and lodger families were fairly evenly distributed between owner and tenant households. Apparently lodgers as a group preferred to live with private families rather than in lodging houses.

CHAPTER VIII

RENTALS

Introductory.—Because of their importance as a factor in living costs, rental records were established in Canada as early as 1900. These are reviewed in the first section of this chapter and their behaviour is compared with that of other cost of living factors. Rental trends are then compared with trends in building costs and business conditions in an effort to discover significant relationships and subsequent sections are devoted to a cross-sectional examination of 1931 Census data, with particular attention being paid to low rental groups. These are important as a reflector of income levels among the lower paid classes of labour, and also must form one of the primary considerations of any comprehensive slum replacement or low cost housing project. It has been possible to determine approximately from this material the position of low and high rental areas.

Rental Trends.—Prior to the Great War, rental surveys were made only at irregular intervals but they served to show the uneven nature of increases during this period in different parts of the country. Population was still in a state of flux and even industries in some cases shifted position, leaving small decimated towns in their wake. Speculation and booms were the order of the day, particularly in Western Canada. The population of the City of Winnipeg, for example, increased from about 78,000 in 1905 to over 184,000 in 1913. The history of the preceding century had provided no parallel from which to obtain guidance in dealing with such rapid increases in housing needs and the problem was further complicated by the cosmopolitan nature of the population. Relatively low living standards of European immigrants added to the difficulties of enforcing even the limited building regulations which existed.

Between 1900 and 1913, there was a general increase in rentals all across Canada, ranging from approximately 40 p.c. in Prince Edward Island to over 135 p.c. in Saskatchewan and amounting to about 70 p.c. for the Dominion as a whole. Some idea of the pressure placed upon housing accommodation during this period may be gained from the fact that rents advanced faster than retail commodity prices. Foods, for example, which usually respond most quickly to price stimuli mounted only 40 p.c. between 1900 and 1913, and the advance was relatively uniform in different parts of the country. This behaviour of foods and rents offered a marked contrast to that in subsequent periods of pronounced price change, such as the years of rapid inflation and deflation following the Great War and the severe decline between 1929 and 1933. During the first of these intervals rentals rose less rapidly than commodity prices and showed no subsequent reaction, while in the second they lagged about two years behind the general decline in prices.

Since 1913, marked changes have occurred in rental trends. Although the general movement continued upward at almost the same average rate of increase until 1930, the Prairie Provinces which had previously led the advance showed little net change during this period. In fact, Saskatchewan rentals declined moderately in contrast to the general rise in the Dominion which amounted to 65 p.c. It should be noted that the greater part of the general rise occurred between 1917 and 1922. From 1930 to 1934, rentals recorded the first recession of any consequence during the present century. It amounted to about 25 p.c. and was more severe in Western than in Eastern Canada. The net result of changes since 1913 has been to equalize to a considerable extent rentals in different parts of the Dominion. For example, while marked reductions were being made in Western Canada from 1930 to 1934, the relative shortage of accommodation and the less drastic business recession in the Maritimes held rentals quite stable. Prior to 1913, when the sharpest rise was taking place in the West, advances in the Maritimes had been of small proportions. In spite of this levelling process, records show Western rentals generally to be still somewhat higher than those in Eastern Canada.

Factors Affecting Rental Levels.—The relatively permanent nature of dwellings, the stability of supply and the fact that a change of occupants involves no special degree of depreciation in value gives to dwelling values—and consequently to rentals—a peculiar character quite

distinct from other commodities or services. Of these special considerations, the stable condition of supply in relation to population is probably the most important, since it tends to make rental movements less responsive to building costs than they otherwise would be. New building in an established community is normally so small in relation to existing accommodation that its influence upon rental levels is slight. Changes in rentals come slowly and, often as not, when they do occur it is in response to economic conditions generally rather than to changes in building costs. This was undoubtedly the case in Canada between 1930 and 1936.

Building Costs.—Records of residential rentals and building costs extend back to the beginning of the present century. Prior to 1913, the movement of rentals was quite similar to that of building costs, in particular to that of wages in the building trades. An index of rentals for this period based upon six-room workmen's houses advanced from 61.7 in 1900 to 100.0 in 1913. Wage rates in the building trades mounted from 60.3 in 1901 to 100.0 in 1913. Building materials and interest rates on city mortgages showed relatively less change, an index for material prices mounting from 74.9 to 100.0, while that of interest rates increased from 82.5 to 100.0.

The disturbed condition of prices in the decade following 1913 made subsequent relationships much less close. Rentals and wage rates, however, have continued to maintain approximately the same trends. The course of both was irregularly upward from the 1913 level of 100.0 to 1930, when the rent index was 165.2 and the wage index 203.2. These two series, unlike material prices, failed to react to any extent following 1920 when commodity prices dropped so sharply after the period of War and post-War inflation. The index of material prices after rising more abruptly than rentals and wage rates between 1913 and 1920, subsequently declined steadily from 1920 to 1932. The extent of this movement is indicated by the 1920 index of 214.9 and the 1932 index of 115.2. Rents and wage rates decreased from 1930 to 1934, before turning upward again in 1935. This decline in rentals from 165.2 to 125.0 and in building trades wage rates from 203.2 to 154.8 was their first appreciable recession in 35 years. Urban mortgage rates since 1913 have fluctuated within narrow limits. Although they showed only a slight decrease between 1933 and 1935, mortgage rates are now lower than in 1913, while other building costs are appreciably above 1913 levels. (See statement on page 106.)

The Volume of Residential Building.—As already intimated, the relation of rentals to the amount of residential building is even less close than that between rentals and building costs. Building tends to accelerate with improvement in business conditions and to decline in periods of depression. It is true that rentals do react to economic conditions but they lag materially behind and changes are much less pronounced. Further, records show that lower costs fail to have much effect upon building until business activity revives and incomes increase, although the need for more accommodation may have become acute long before recovery occurs. These statements are borne out by the experience of the past fifteen years.

Following the unstable period immediately after the Great War, business recovery and residential building both showed moderate improvement in 1922. Construction suffered a setback in the next two years but joined business in subsequent steady improvement which continued unbroken until 1928, a peak year for residential building. The value of industrial building, however, continued upward until 1929 along with the general volume of business. The reaction which followed was much more pronounced for building than for business generally, as may be noted from the following statement. Definite signs of recovery, shared by both building and business conditions, appeared in 1934 and persisted throughout the next five years.

As already intimated, the movement in rentals during the first part of the post-War period was gradually upward but bore no significant relationship to building. An index of rentals converted to a 1926 base, mounted from 94.2 in 1921 to 100.0 in 1926, while corresponding series for the value of residential building and the volume of business each advanced to 100.0 from 70.0 and 66.5, respectively. The 1930 high of 105.9 for rentals contrasted with peaks of 127.0 for building in 1928 and of 125.5 for business in 1929. Subsequent low points were as follows: rentals 80.1 in 1934, volume of business 78.7 in 1932, and residential building 21.8 in 1933. Although the building series is considerably more sensitive than that for business volume, the movements of the two are definitely similar. In so far as rentals show any relationship to the volume of building it appears to be positive rather than negative. This is the reverse of conditions in ordinary commodity markets, in which increasing supply tends to produce a decline in prices.

INDEX NUMBERS OF RENTALS, VALUE OF RESIDENTIAL CONTRACTS AWARDED AND THE PHYSICAL VOLUME OF BUSINESS, CANADA, 1919-1939

(1926=100)

Year	Index of		
	Residential Rentals	Value of Residential Building Contracts Awarded	Physical Volume of Business
1919	75.6	42.9	71.3
1920	86.5	50.1	75.0
1921	94.2	70.0	66.5
1922	98.1	95.1	79.1
1923	100.6	89.1	85.5
1924	101.3	83.3	84.6
1925	101.3	88.1	90.9
1926	100.0	100.0	100.0
1927	98.8	114.0	106.1
1928	101.2	127.0	117.3
1929	103.3	117.7	125.5
1930	105.9	85.1	109.5
1931	103.0	74.6	93.5
1932	94.7	26.4	78.7
1933	85.1	21.8	79.7
1934	80.1	27.9	94.2
1935	81.3	33.2	102.4
1936	83.7	39.1	112.2
1937	86.9	51.3	122.7
1938	89.8	50.2	112.9
1939	90.0	61.6	122.4

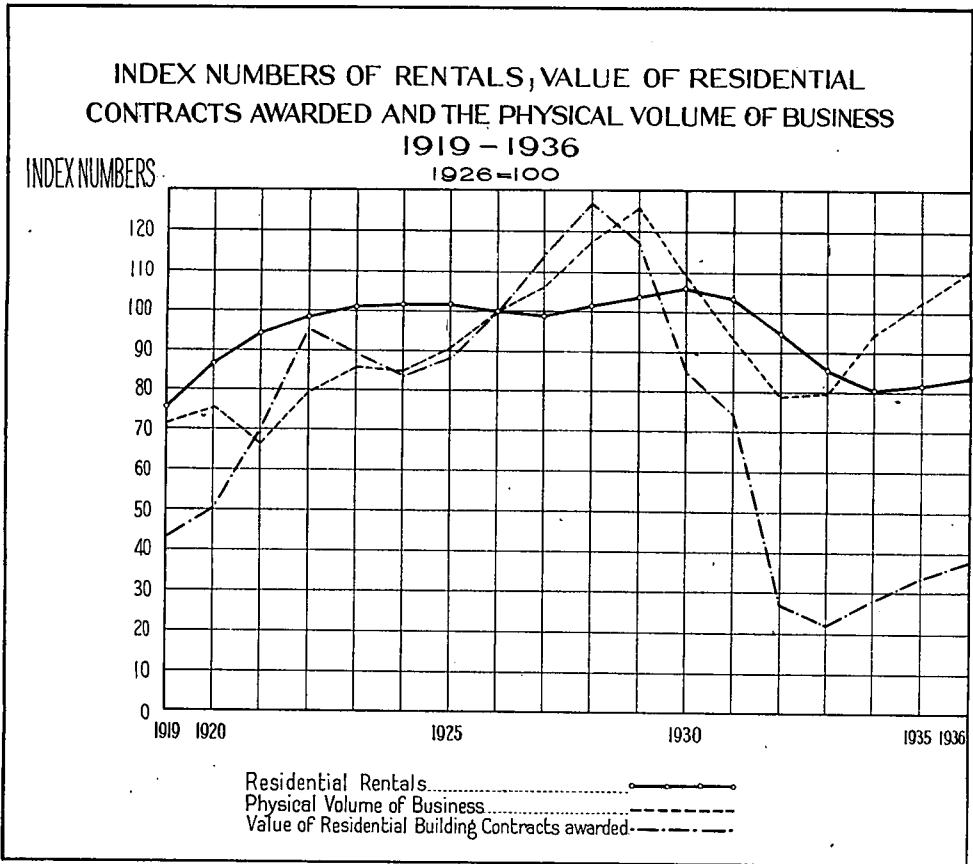


Chart 20

Income.—The experience of the years between 1930 and 1934 indicated clearly that sharp declines in income may outweigh supply and cost of factors in the determination of rental levels. Judged by ordinary standards of measurement a serious shortage of low rental dwellings developed during these years, but rents continued to decline in spite of this. The recession was most acute in the more expensive types of dwellings but reductions were made also for lower grade homes. Subsequent increases in rents have been very gradual, more in keeping with improvement in incomes than with the growing need for new and replacement building.

INDEX NUMBERS OF RENTALS AND RELATED FACTORS, CANADA, 1900-1939
(1913=100)

Year	Index of			
	Rents of Six-Room Workmen's Houses ¹	Wholesale Prices of Building Materials	Wage Rates in Building Trades	Interest Rates on City Mortgages
1900.....	61.7	74.9	.....	82.5
1901.....	.....	72.5	60.3	82.9
1902.....	.....	74.9	64.2	82.8
1903.....	.....	80.7	67.4	83.2
1904.....	.....	83.2	69.7	84.2
1905.....	73.5	82.4	73.0	82.3
1906.....	.....	86.5	76.9	84.6
1907.....	.....	89.7	80.2	89.0
1908.....	.....	97.0	81.5	87.5
1909.....	83.6	94.8	83.1	88.4
1910.....	86.9	92.5	86.9	90.6
1911.....	88.4	97.1	90.2	91.6
1912.....	94.9	96.8	96.0	94.6
1913.....	100.0	100.0	100.0	100.0
1914.....	97.0	93.8	100.8	100.5
1915.....	94.1	90.3	101.5	101.9
1916.....	95.0	103.7	102.4	103.1
1917.....	102.0	130.5	109.9	101.8
1918.....	108.0	150.3	125.9	103.2
1919.....	117.9	175.8	148.2	102.0
1920.....	134.9	214.9	180.9	103.9
1921.....	147.0	183.2	170.5	104.3
1922.....	153.0	162.2	162.6	104.4
1923.....	156.9	167.0	166.4	104.1
1924.....	158.0	159.1	169.7	102.6
1925.....	158.0	153.5	170.4	99.5
1926.....	156.0	149.2	172.1	98.1
1927.....	154.1	143.4	179.3	97.4
1928.....	157.9	145.3	185.6	95.3
1929.....	161.1	147.7	197.5	97.5
1930.....	165.2	135.5	203.2	98.7
1931.....	160.7	122.2	195.7	98.1
1932.....	147.7	115.2	178.2	101.5
1933.....	132.8	116.8	158.0	101.3
1934.....	125.0	123.1	154.8	97.1
1935.....	126.8	121.2	159.8	90.0
1936.....	130.6	127.3	160.8	.....
1937.....	135.6	140.8	165.3	.....
1938.....	140.1	132.9	169.4	.....
1939.....	140.4	133.8	170.7	.....

¹ Includes also apartments and flats subsequent to 1926 for both workmen's and middle class dwellings.

A Cross-Section of Rentals in 1931.—Census tables for 1931 showed monthly rentals in the following groups: under \$10, \$10 to \$15, \$16 to \$24, \$25 to \$39, \$40 to \$59, and \$60 and over. The inequality of these intervals unfortunately distorted the actual distribution, a fact which will be commented upon subsequently. Nevertheless, a number of significant points are revealed from the data in their basic form. All figures relating to rental distribution refer to households with husband and wife living together, these comprising 530,480 out of 675,631 urban tenant households. Those with only one family head have been excluded from calculations of rent payments since their income is frequently distributed in an abnormal manner.

The Maritime Provinces in 1931 were definitely a lower rental area than Central or Western Canada as may be observed from the following cumulative frequency table. The highest general rental levels occurred in Manitoba and Ontario. Saskatchewan and Alberta it will be noted had unusual rental distributions with a relatively large proportion of households in both the low and high rent groups, while the number of medium rent tenants was less than in other parts of the country. (See Part II, Table 22.)

PERCENTAGES OF URBAN TENANTS WITHIN SPECIFIED MONTHLY RENTAL LIMITS, CANADA AND PROVINCES, 1931

Province	P.C. of Tenants Paying less than				
	\$10	\$16	\$25	\$40	\$60
CANADA.....	6	27	53	82	94
Prince Edward Island.....	23	57	77	94	99
Nova Scotia.....	24	55	72	91	97
New Brunswick.....	10	39	63	89	97
Quebec.....	6	28	61	86	94
Ontario.....	5	22	44	79	94
Manitoba.....	6	26	42	70	91
Saskatchewan.....	12	41	57	79	93
Alberta.....	9	33	52	81	96
British Columbia.....	5	23	47	82	95

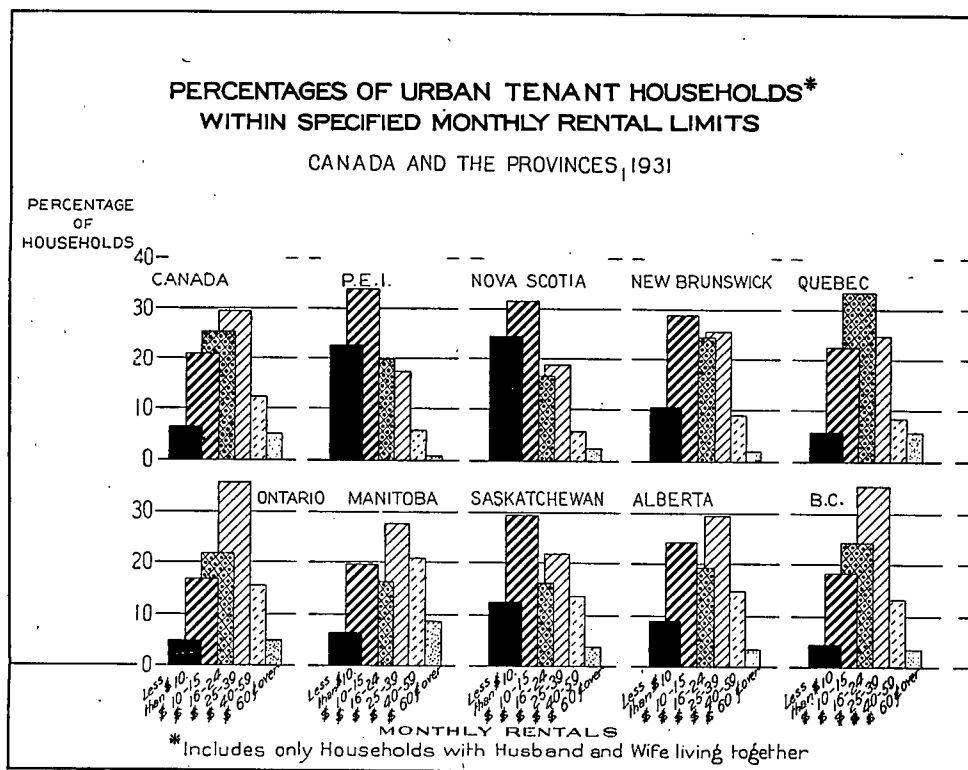


Chart 21

The number of tenants paying less than \$16 per month is surprisingly large in all parts of Canada, ranging from 22 p.c. for Ontario to 57 p.c. for Prince Edward Island. As will be noted later, the relatively small urban centres, which are predominantly low rental areas, were mainly responsible for the high range of these percentages. Larger cities, however, have also contributed substantial numbers to this group. It is significant that the average amount paid to wage-earners in the manufacturing industries in 1931 was \$957 and that no normally distributed family budget of this amount could provide for monthly shelter costs much in excess of \$15. Actually, there were 51,778 families comprising 12.1 p.c. of tenant households in cities of over 30,000 paying less than \$16 per month in 1931. The proportions of monthly rentals of \$40 or more ranged from 6 p.c. in Prince Edward Island to 30 p.c. in Manitoba. The fact that Winnipeg, a relatively large city, dominated Manitoba figures was mainly responsible for this large percentage of high rentals.

As already pointed out, uneven rental intervals tend to give a faulty idea of modal or typical rental levels. No less than 14 of the 20 cities of over 30,000 showed greatest concentration in the \$25 to \$39 group and five of the remainder were included in the \$16 to \$24 group. Actually, typical rental values were considerably lower than these figures would indicate. This has been demonstrated by new frequency distributions which have been estimated for cities of over 30,000 and for all urban tenants in Canada, showing rentals in \$5 intervals. Although not perfectly accurate, this revised arrangement indicates plainly that points of greatest concentration were commonly below \$25 per month, except in the four Western Provinces. The Dominion distribution, including all urban areas, indicated the greatest concentration of monthly rentals to be between \$10 and \$14, although Saint John, Halifax and Three Rivers were the only cities of over 30,000 of which this range was typical. The rearranged data show clearly the scattered distribution and the bi-modal tendencies occurring in certain of the Prairie cities. A fairly heavy concentration occurred in the intervals from \$5 to \$9 and \$35 to \$39 in these areas but there was no typical amount such as could be discerned for a number of Eastern centres. These observations may be verified by referring to the following statement which shows the estimated percentage of tenants within different rental ranges. (See Part II, Table 23.)

Frequency distributions, besides indicating the amount of typical rentals, also furnish the basis of an approximate idea of relative rental levels between cities and provinces. It is fairly evident, for example, that Saint John, with 89 p.c. of tenants paying less than \$40 per month has a generally lower scale of rentals than Winnipeg where only 63 p.c. of tenants were included in the same range. However, a more exact notion of rental levels may be obtained by examining records of rooms occupied at specified rents in different cities. This information supplemented by a statement of general qualitative attributes has been obtained for 1931.

The relative proportion of tenant families at progressive rental levels varied considerably in cities of over 30,000, but the differences were not so great as to prevent a general appraisal for cities as a whole. The largest number of rooms per rental dollar were obtained in a limited number of Eastern cities of moderate size, including Saint John, Quebec, Three Rivers, Ottawa, London and Brantford. Rentals slightly higher than those in the foregoing cities, were reported from another group of centres confined, with one exception, to Eastern Canada. It included Halifax, Montreal, Verdun, Hamilton, Kitchener and Victoria. The Western cities, along with Toronto and Windsor, exhibited a definitely higher scale of rentals per room than those noted above. As already intimated, these distinctions were not always clear cut. Saint John, for example, with the largest number of rooms per dollar in lower rental groups, was preceded by six other cities for homes renting for \$40 or more per month. In Quebec cities, on the other hand, the average number of rooms in the higher rental groups was relatively larger than in the lower rental ranges. Throughout the Dominion the average number of rooms in all rental groups was appreciably larger for households of two or more families than for single-family households, indicating the cheaper type of accommodation occupied by the former. These differences were particularly marked in the high rental groups. In Winnipeg, for instance, where disparities were largest, one-family households paying from \$40 to \$59 per month averaged 4.9 rooms, while two-or-more-family households in the same rental group averaged 7.4 rooms. Differences of two rooms in the \$60 and over group were not uncommon. (See Part II, Table 24.)

PERCENTAGE DISTRIBUTION¹ OF HOUSEHOLDS LIVING IN RENTED URBAN HOMES CLASSIFIED ACCORDING TO MONTHLY RENTAL, CITIES OF
30,000 POPULATION AND OVER, 1931

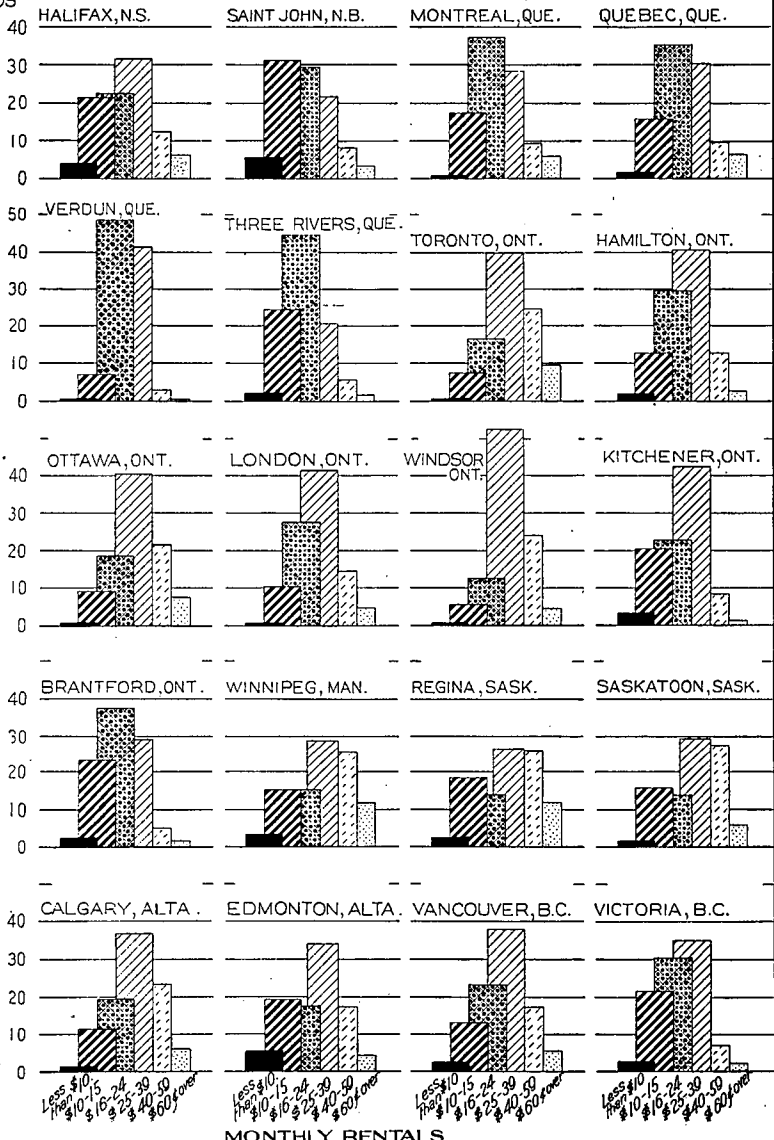
Monthly Rental	Total Urban	Halifax, N.S.	Saint John, N.B.	Montreal, Que.	Quebec, Que.	Verdun, Que.	Three Rivers, Que.	Toronto, Ont.	Hamilton, Ont.	Ottawa, Ont.	London, Ont.
TOTAL.....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
\$ 0-\$ 4.....	0.4	0.3	0.4	0.1	0.1	-	0.1	-	0.1	-	0.1
5- 9.....	6.1	3.7	5.2	0.9	1.4	0.2	1.9	0.8	1.9	0.8	0.8
10-14.....	17.6	18.2	26.7	13.6	12.5	4.6	20.2	5.8	10.1	7.4	7.6
15-19.....	15.9	14.6	20.7	20.3	19.4	22.2	25.1	8.5	15.3	9.7	14.6
20-24.....	13.4	12.1	14.2	20.9	19.8	28.4	24.6	10.1	17.0	11.2	16.0
25-29.....	11.5	11.7	9.7	12.9	14.4	20.2	11.1	13.2	15.7	13.3	15.8
30-34.....	10.0	11.1	7.0	9.1	9.4	14.0	5.6	14.5	13.9	15.3	14.6
35-39.....	7.9	9.5	4.8	6.4	6.6	7.0	4.0	12.7	10.9	12.3	11.4
40-44.....	5.4	6.0	3.3	4.1	4.2	1.8	2.7	9.0	6.7	9.0	7.0
45-49.....	3.4	3.4	2.2	2.6	2.8	0.7	1.5	6.7	3.7	6.5	3.8
50-54.....	2.1	2.0	1.5	1.8	1.8	0.4	0.8	5.3	1.7	4.1	2.2
55-59.....	1.3	1.2	1.1	1.3	1.2	0.2	0.6	3.7	0.7	2.7	1.5
60 and over.....	5.0	6.2	3.2	6.0	6.4	0.3	1.8	9.7	2.3	7.7	4.6

Monthly Rental	Windsor, Ont.	Kitchener, Ont.	Brantford, Ont.	Winnipeg, Man.	Regina, Sask.	Saskatoon, Sask.	Calgary, Alta.	Edmonton, Alta.	Vancouver, B.C.	Victoria, B.C.
TOTAL.....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
\$ 0-\$ 4.....	-	0.3	0.1	0.2	0.2	0.1	-	0.5	0.1	0.2
5- 9.....	0.5	2.8	2.7	2.9	2.4	1.8	1.2	4.7	2.1	2.2
10-14.....	4.5	17.5	18.8	12.9	16.0	14.2	10.0	16.2	10.7	15.2
15-19.....	6.0	14.0	21.9	9.7	10.0	9.6	10.7	12.2	12.8	18.2
20-24.....	7.8	12.4	20.1	8.0	6.7	7.6	11.1	9.7	13.1	16.3
25-29.....	15.9	14.0	13.3	9.4	8.2	9.7	12.3	11.5	13.3	14.5
30-34.....	18.8	15.1	9.4	10.4	9.8	11.2	13.6	12.5	12.9	12.5
35-39.....	17.9	13.5	6.7	9.4	9.0	10.2	11.5	10.6	12.1	8.6
40-44.....	12.1	5.0	3.5	8.0	7.9	8.9	8.8	7.0	8.7	4.1
45-49.....	6.1	2.2	1.1	6.9	6.9	7.9	6.5	4.9	4.7	1.8
50-54.....	3.6	1.0	0.5	5.9	6.0	6.8	4.7	3.6	2.7	0.8
55-59.....	2.1	0.5	0.3	4.9	5.4	5.8	3.5	2.5	1.2	0.5
60 and over.....	4.7	1.7	1.6	11.4	11.5	6.2	6.1	4.1	5.6	2.1

¹ Estimated distribution in \$5 intervals.

PERCENTAGES OF TENANT HOUSEHOLDS*
 WITHIN SPECIFIED MONTHLY RENTAL LEVELS
 CITIES OF 30,000 POPULATION AND OVER, 1931

PERCENTAGE
 OF
 HOUSEHOLDS



* Includes only Households with Husband and Wife living together.

Chart 22

**AVERAGE NUMBER OF ROOMS PER PERSON
ACCORDING TO MONTHLY RENTAL
CITIES OF OVER 30,000 POPULATION, 1931**

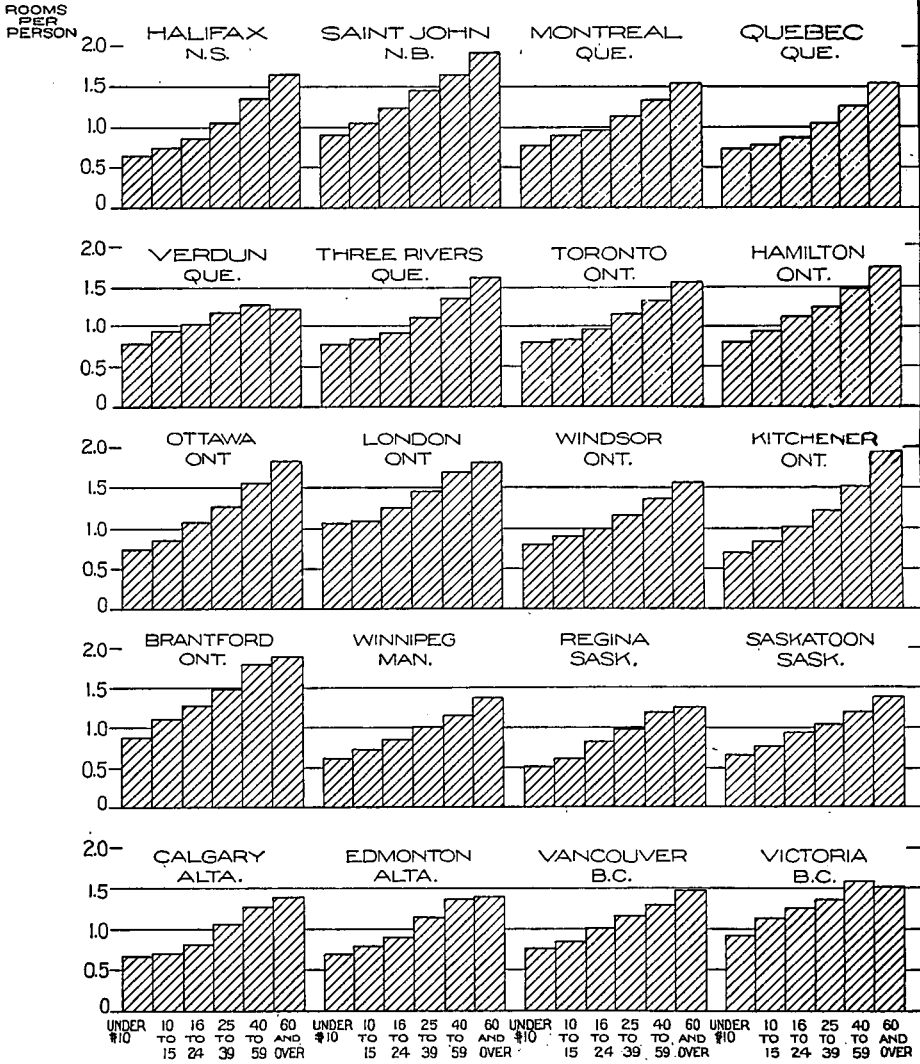


Chart 23

**AVERAGE NUMBER OF ROOMS PER HOUSEHOLD
ACCORDING TO MONTHLY RENTAL
CITIES OF OVER 30,000 POPULATION, 1931**

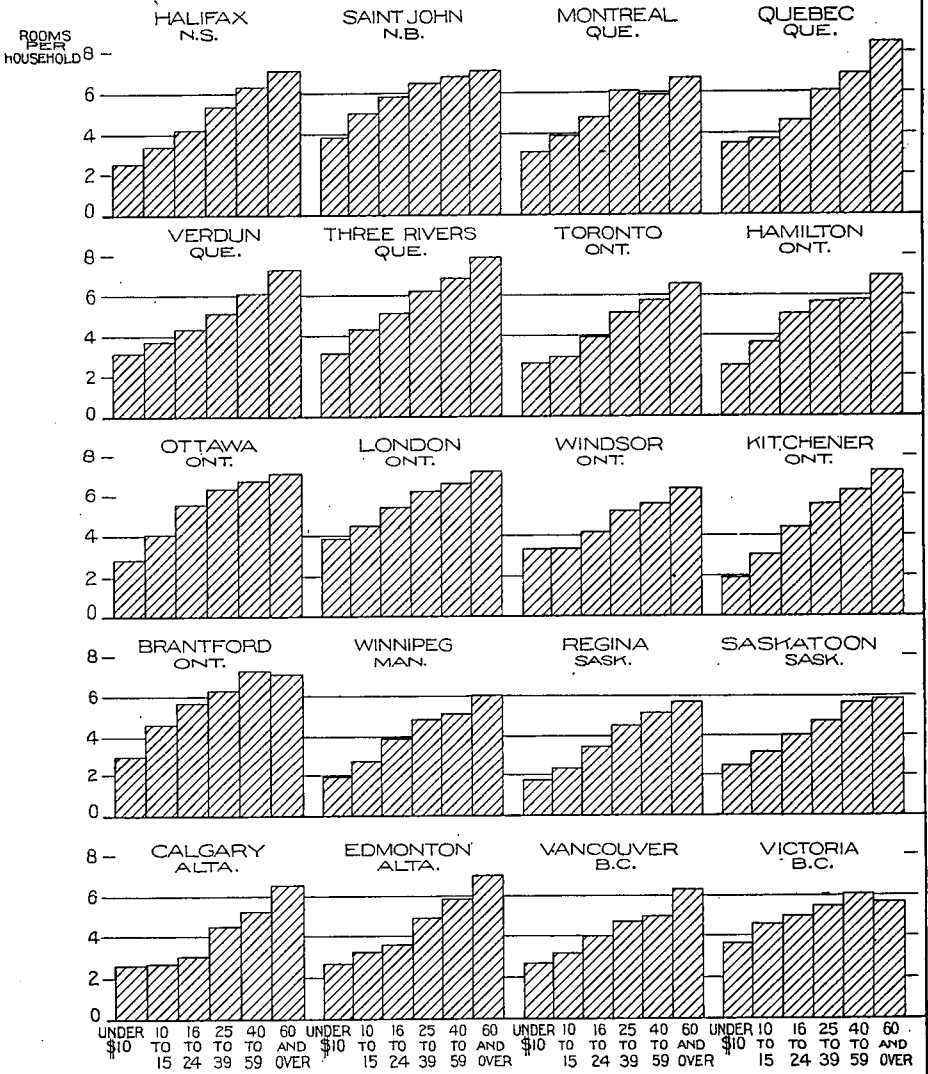


Chart 24

An idea of the number of rooms let to households paying specified rentals, may be obtained from the following statement:—

RANGE OF THE AVERAGE NUMBER OF ROOMS PER HOUSEHOLD, BY RENTAL GROUPS, CITIES OF 30,000 POPULATION AND OVER, 1931.

Rental Group	Five Eastern Provinces	Four Western Provinces
Under \$10.....	2.0 (Kitchener) — 3.9 (Saint John, London)	1.8 (Regina) — 3.7 (Victoria)
\$10-\$15.....	2.9 (Toronto) — 5.1 (Saint John)	2.4 (Regina) — 4.6 (Victoria)
16- 24.....	4.0 (Toronto) — 5.9 (Saint John)	3.1 (Calgary) — 5.1 (Victoria)
25- 39.....	5.2 (Toronto, Verdun) — 6.6 (Saint John)	4.5 (Regina, Calgary) — 5.5 (Victoria)
40- 59.....	5.6 (Windsor) — 7.3 (Brantford)	5.1 (Winnipeg, Vancouver) — 5.7 (Saskatoon)
60 and over.....	6.4 (Windsor) — 8.5 (Quebec)	5.7 (Regina) — 7.1 (Edmonton)

Additional information of interest is given in Part II, Tables 25, 26 and 27.

Housing Facilities of Tenant Homes.—Although factors contributing to differences in number of rooms at comparable rent levels are extremely complex, it has been possible to account for some of the more marked differences by reference to supplementary data obtained from real estate and trust companies handling rented properties in 58 Canadian cities. This information is more important, however, as an indication of the quality of accommodation generally being obtained. Reports were received from 175 firms, indicating typical features of workmen's and middle-class dwellings, including structural materials, interior finish, plumbing and refrigeration equipment, heating systems, garage facilities, janitor service and, in the case of workmen's homes, the approximate amount of floor space. Although no clear cut distinction was drawn between workmen's and middle-class dwellings, reporting firms were asked to identify the former with wage-earners doing heavy manual labour or working in factories. Homes of better class clerical workers and skilled craftsmen were to be included in the second group.

Considering workmen's dwellings first, it was found that the typical home in all of the 58 cities was equipped with electric lighting, running water and water closet. Nearly all had a bathroom and electricity or gas available for cooking. Houses generally were heated by hot air or hot water systems, while steam was employed to a considerable extent in flats and apartment dwellings, particularly in Western Canada. Stoves were still widely used for heating flats in a number of Eastern cities. In the large majority of cases, the typical workmen's dwelling was of pre-War construction and finished inside with softwood floors and trimmings. The average amount of floor space ranged from 600 to 900 square feet in Eastern Canada but was roughly 100 square feet less in Western cities.

There were noteworthy variations from the average characteristics outlined above which help to explain spreads indicated in the statement immediately preceding. The unusually low rentals in Saint John, for example, applied to homes in which the floor space was smaller than for most Eastern cities, and in which bathrooms were not typical, although running water and toilet fixtures were available. Flats, a prevalent type of dwelling, were heated with stoves at the tenant's expense, a method which is usual in Maritime and Quebec cities. In Western cities, on the other hand, flat and apartment rentals almost always include the cost of heating and generally of janitor service. The inclusion of garages with workmen's houses was not characteristic of any single area but garages were reported occasionally.

The majority of middle class homes were finished inside with hardwood and, with the exception of single houses, heating costs were included in the rent paid. Hot air and hot water heating systems were typical of houses and flats, with hot water and steam predominant in apartment buildings. Almost all middle-class dwellings included standard bathroom plumbing fixtures in addition to electric light and gas or electricity for cooking purposes. Electric refrigerators were commonly included as part of the regular equipment of apartments in this group. As intimated previously, building materials of single and semi-detached units varied according to geographic areas. In Eastern Canada, brick prevailed, while frame buildings were predominant in the Western Provinces. The use of stucco for exterior surfacing has grown rapidly in recent years, particularly in the West. Larger multiple-unit dwellings were usually built of brick.

CHARACTERISTICS OF TYPICAL WORKING CLASS DWELLINGS IN CANADIAN CITIES, MAY, 1934.

City	Reports Received	Preferences in Types of Dwellings					Age B—before A—after the War	Predominant Number of Rooms	Conveniences (x indicates they are usual)					Size of Family			Floor Space (sq. ft.)	
		Single	Semi-Detached	Row	Apartment	Flat			Bath-room	Electricity	Gas	Running Water	Water Closet	Adults	Children	Total		
<i>Maritimes—</i>																		
Charlottetown...	3	1	2	4	3	-	B	6	-	x	-	-	x	x	2	4	6	900
Amherst.....	1	1	2	5	2	3	B	7	x	x	-	-	x	x	2	4	6	550
Halifax.....	5	2	2	1	1	1	B	5	x	x	-	-	x	x	2	4	6	850
Sydney.....	2	2	2	1	1	1	B	5	x	x	-	-	x	x	2	5	7	800
Chatham.....	1	1	2	-	-	-	B	6	x	x	-	-	x	x	2	5	7	1,200
Bathurst.....	1	1	2	-	-	-	A	6	x	x	-	-	x	x	2	4	6	200
Moncton.....	2	2	2	-	-	-	B	6	x	x	-	-	x	x	2	5	7	900
Saint John.....	3	2	1	1	1	1	B	6	-	x	x	-	x	x	2	3	5	650
<i>Quebec—</i>																		
Montreal.....	7	5	4	2	3	1	B and A	5	-	x	x	-	x	x	2	3	5	650
Sherbrooke.....	1	5	4	3	2	1	B	-	50/50	x	x	-	x	x	2	5	7	800
<i>Ontario—</i>																		
Brantford.....	4	1	2	3	3	4	B	6	x	x	-	-	x	x	2	3	5	800
Brockville.....	1	1	2	4	5	3	B	5	-	x	x	-	x	x	2	3	5	700
Chatham.....	3	1	2	3	3	4	B	5	x	x	-	-	x	x	2	3	5	700
Fort William.....	5	1	2	4	2	3	B	5-6	x	x	-	-	x	x	2	3	5	900
Guelph.....	3	1	2	-	-	-	B	6	x	x	-	-	x	x	2	3	5	750
Hamilton.....	3	1	2	4	3	3	B	6	x	x	-	-	x	x	2	3	5	750
Galt.....	1	1	2	-	-	-	-	-	x	x	-	-	x	x	2	3	5	700
Kingston.....	1	1	2	3	5	4	B	6	x	x	-	-	x	x	2	4	6	800
Kitchener.....	2	1	2	3	3	3	B and A	5	x	x	-	-	x	x	2	4	6	550
London.....	3	1	3	4	2	3	B	5-6	x	x	-	-	x	x	2	3	5	750
Niagara Falls.....	4	1	2	3	3	4	Mostly A	6	x	x	-	-	x	x	2	3	5	900
North Bay.....	2	1	3	5	2	4	B	6	x	-	-	-	x	x	2	5	7	900
Orillia.....	2	1	3	4	4	4	B	5	x	x	-	-	x	x	2	4	6	800
Oshawa.....	2	1	2	2	2	2	B and A	6	x	x	-	-	x	x	2	4	6	1,000
Ottawa.....	6	3	1	1	1	1	B	6	x	x	-	-	x	x	2	3	5	800
Owen Sound.....	2	1	2	3	3	3	B	5-6	x	x	-	-	x	x	2	3-4	5-6	750
Peterborough.....	2	1	2	3	3	4	B	6	x	x	-	-	x	x	2	4	6	600
Port Arthur.....	5	1	-	-	2	3	B	6	x	x	-	-	x	x	2	3	5	900
St. Catharines.....	5	1	2	4	3	3	Mostly A	5-6	x	x	-	-	x	x	2	3	4-5	800
St. Thomas.....	2	1	2	3	4	2	B	5-6	x	x	-	-	x	x	2	3-4	5-6	850
Sarnia.....	4	1	2	3	2	2	B	5	x	x	-	-	x	x	2	3	5	700
Sault Ste. Marie.....	4	1	4	5	2	3	B	6	-	x	x	-	x	x	2-3	3-4	5-7	550
Stratford.....	2	1	4	5	2	3	B	6	x	x	-	-	x	x	2-3	2-3	4-5	900
Sudbury.....	1	1	-	-	2	2	A	6	x	x	-	-	x	x	2	2	4	-
Timmins.....	1	1	2	-	3	4	A	4-5	-	x	-	-	x	x	3	5	8	600
Toronto.....	8	1	1	4	2	3	B and A	6	x	x	-	-	x	x	2	2	4	720
Windsor.....	3	1	2	5	4	3	A	5-6	x	x	-	-	x	x	2	3	5	750
Woodstock.....	1	1	2	-	-	3	B	5	x	x	-	-	x	x	2	3	5	550
<i>Prairies—</i>																		
Brandon.....	2	1	3	4	2	-	B	6	x	x	-	-	x	x	2	4	6	500
Winnipeg.....	8	1	4	3	2	5	B	5-6	x	x	-	-	x	x	2	3	5	600
Estevan.....	2	1	-	-	-	-	B	6	-	x	-	-	-	-	2	4	6	800
Moose Jaw.....	3	1	5	3	2	4	B	5	x	x	-	-	x	x	2	3	5	700
Prince Albert.....	3	1	5	3	2	4	B	5	x	x	-	-	x	x	2	2	4	750
Regina.....	4	1	3	4	2	3	Mostly A	5	x	x	-	-	x	x	2	3	5	600
Saskatoon.....	8	1	3	2	4	5	B	5	x	x	-	-	x	x	2	3	5	600
Calgary.....	5	1	3	5	2	4	B and A	5	x	x	-	-	x	x	2	3	5	800
Drumheller.....	1	1	2	3	5	4	A	4	-	x	-	-	x	x	2	3	5	450
Edmonton.....	9	1	3	4	2	4	Mostly B	5	x	x	-	-	x	x	2	3	5	700
Lethbridge.....	4	1	2	-	3	4	B	5	50/50	x	x	-	-	x	2	3	5	600
Medicine Hat.....	2	1	2	3	-	4	B	5	x	x	-	-	x	x	2	3-4	5-6	650
<i>British Columbia—</i>																		
Nanaimo.....	1	1	-	-	-	-	B	4-5	x	x	-	-	x	x	2-3	3-4	5-7	-
Fernie.....	3	1	2	-	-	-	B	5	-	x	-	-	x	x	2	4	6	900
Nelson.....	2	1	2	-	-	2	B	5	x	x	-	-	x	x	2	3	5	550
New Westminster.....	1	1	-	2	-	-	50/50	4	x	x	-	-	x	x	2	3	5	500
Prince Rupert.....	3	1	-	-	2	2	B and A	5	x	x	-	-	x	x	2	2	4	800
Rossland.....	1	1	-	-	2	3	B	5	x	x	-	-	-	-	2	2	4	-
Vancouver.....	11	1	3	4	2	4	B and A	6	x	x	-	-	x	x	2	3	5	700
Victoria.....	6	1	2	5	3	4	B	5-6	x	x	-	-	x	x	2	3	5	650

1 These also important but little to choose between them.

Summary and Conclusions.—Rentals are characteristically more rigid than commodity prices and tend to lag behind movements in most other living costs. The intense pressure of population during the period of heavy immigration prior to 1913 disturbed this relationship temporarily and rentals mounted more rapidly than living costs. It is highly unlikely that this situation will ever recur. After the Great War, a serious housing shortage resulted in rentals moving directly opposite to declining commodity prices and a gradual rise continued until 1930.

The war-time advance in rentals had been much less than for commodities. In the years of severe economic depression from 1930 to 1933, inclusive, rentals declined moderately in response to the heavy pressure exerted by sharply reduced incomes. This influence was stronger than that of the housing shortage which developed in many areas. Declines in building costs of greater magnitude than the reduction in rentals failed to stimulate building to relieve this shortage which still existed in 1936 after economic conditions had been improving for three years.

Evidence of unsatisfactory housing conditions in 1931, was provided by the decennial census which showed that over 50,000 families in the 20 largest cities were paying rent of less than \$16 per month. It has been established that satisfactory modern homes in large cities cannot be rented below this figure without loss. Typical urban rentals varied widely from between \$10 and \$14 to between \$30 and \$34, depending upon complex combinations of causes. These included differences in the types of dwellings which were most popular, in living standards, in climate and in building costs. Rent per room was generally a moderate amount higher in the Prairie Provinces than elsewhere in Canada.

CHAPTER IX

THE VALUE OF URBAN OWNED HOMES

Distribution According to Value.—Estimates of value were placed upon owned homes in Canadian cities at the time of the 1931 Census, there being 252,586 in cities of over 30,000 population and 312,498 in cities of less than 30,000. With the exception of estimates for total farm buildings, no record was made of the value of rural homes. Less than 30 p.c. of urban owned homes were valued at more than \$5,000, while nearly 50 p.c. ranged from \$1,000 to \$4,000. In the smaller urban centres moderately valued homes comprised even larger proportions, with 58 p.c. valued from \$1,000 to \$4,000 and less than 18 p.c. over \$5,000. These facts clearly indicate that a large percentage of urban owned homes were occupied by families of very moderate income, particularly in the smaller cities.

Before proceeding further it might be well to point out that owners' estimates of value are characteristically optimistic. This view was borne out by a special investigation of home owners' shelter costs in 1931, a year when realty values along with prices generally suffered a considerable decline. In the investigation referred to, selling values reported by owners were, on the average, 6 p.c. above buying costs of the 473 homes for which data were collected. Estimated value appreciation was greatest in the low price homes and declined gradually in the higher buying cost groups. It is extremely doubtful if buying costs generally could have been realized in 1931. However, the possibility of moderate bias does not seriously affect the value of the data subsequently analysed, providing its presence is recognized.

The range of values for urban homes in cities of under 30,000 was much narrower and showed greater concentration around a single point than in larger centres. In every province the typical value for owned homes in the smaller cities was between \$1,000 and \$2,000 and the proportion of homes valued at more than \$10,000 was never greater than 9.1 p.c., and seldom exceeded 3 p.c. In contrast to this, typical values in cities of over 30,000 ranged between \$1,000 and \$5,000 and provincial percentages of owned homes valued at more than \$10,000 were scattered all the way from 3.9 to 21.2, with the majority being over 5.

Regional differences in the value distributions of owned homes in cities under and over 30,000 were quite distinct. New Brunswick was the only province in which proportions of homes in various value ranges were at all similar in the two groups. The typical value range in Saint John, the only New Brunswick city of over 30,000, was between \$1,000 and \$2,000, the same as for the group of smaller cities in this province. There was, however, an appreciably higher percentage of owned homes in Saint John valued above \$5,000. The typical value in Halifax, Nova Scotia, occurred between \$3,000 and \$4,000, a range including 17.5 p.c. of the owned homes in that city. In Nova Scotia cities of less than 30,000 population the most typical value range was between \$1,000 and \$2,000, 25.4 p.c. of owned houses being in this group. The Quebec cities of over 30,000 included a higher proportion of relatively expensive owned homes than those of any other province. As noted in an earlier section, the wage-earner and average salaried classes in Quebec are predominantly tenants and in the majority of cases only the more well-to-do families own homes. Since these families occupy comparatively expensive dwellings, they raise the average value of owned houses in Quebec above that of other provinces. This is illustrated by the fact that 21.2 p.c. of owned homes in Quebec cities of over 30,000 were valued at \$10,000 and over, while in Ontario with the next largest proportion and a larger actual number in this group, the corresponding percentage was only 10.5. Nevertheless, the most typical value in the larger Ontario cities was between \$4,000 and \$5,000, approximately \$1,000 more than in Quebec. In the four Western Provinces the proportion of owned homes in cities of less than 30,000 was more highly concentrated between \$1,000 and \$2,000 than in Eastern Canada. The percentages were as follows: Manitoba 29.1, Saskatchewan 28.9, Alberta 30.2, and British Columbia 26.9. In cities of over 30,000, however, no such marked concentration existed. For Winnipeg, values of owned homes were distributed fairly symmetric-

ally around a point between \$3,000 and \$4,000, a range which included 19.3 p.c. of all owned homes in that city. In Saskatchewan the combined distribution for Regina and Saskatoon was less uniform. There was a slight tendency towards a concentration point between \$1,000 and \$2,000 and a second more pronounced grouping between \$4,000 and \$5,000. Of all owned homes in these cities, 12.7 p.c. fell in the first group and 15.2 p.c. in the second. The proportion valued at \$5,000 and over was relatively high at 39.2 p.c. In Alberta cities of over 30,000 the combined distribution of Calgary and Edmonton centred in fairly normal proportions around the group of owned homes valued at between \$3,000 and \$4,000, which contained 18.6 p.c. of the total number. The distribution of Vancouver and Victoria values was very similar to that in British Columbia cities of less than 30,000, except that the most typical value was between \$2,000 and \$3,000, or about \$1,000 higher than in the smaller cities. There were 23.8 p.c. of owned homes in Vancouver and Victoria valued at between \$2,000 and \$3,000. (See Part II, Tables 28 and 29.)

Although in many instances relatively high proportions of owned homes were associated with comparatively low average values, this condition was by no means general. Apparently the amount of income was a factor exerting a considerable influence upon the proportion of owners, although unfortunately this conclusion cannot be verified definitely from census data, since earnings figures are available only for wage-earners. Relationships between values of owned homes, proportion of homes owned and average earnings per wage-earner may be noted from the following statement.

PERCENTAGE OF TOTAL HOMES OWNED AND OF OWNED HOMES VALUED AT (A) UNDER \$5,000,
(B) \$5,000-\$10,000, WITH AVERAGE ANNUAL EARNINGS PER WAGE-EARNER,
CITIES OF 30,000 POPULATION AND OVER, 1931

City	P.C. of Homes Owned	P.C. of Owned Homes Valued at—		Average Annual Earnings per Wage- Earner
		Under \$5,000	\$5,000- \$10,000	
Kitchener.....	56.6	56.0	38.2	\$ 961
London.....	55.4	70.6	24.4	1,201
Brantford.....	53.9	78.6	17.4	895
Saskatoon.....	53.5	64.5	31.2	1,141
Edmonton.....	53.0	82.0	15.3	1,097
Calgary.....	51.7	68.2	26.7	1,132
Vancouver.....	51.0	77.7	17.3	947
Regina.....	50.3	57.5	37.2	1,170
Hamilton.....	48.0	67.1	26.0	1,022
Winnipeg.....	47.0	64.4	25.2	1,120
Victoria.....	46.9	79.9	15.0	953
Toronto.....	46.5	42.6	44.4	1,227
Windsor.....	39.9	41.2	48.3	1,055
Ottawa.....	35.2	44.6	42.3	1,376
Halifax.....	35.2	61.1	29.7	1,090
Three Rivers.....	27.7	55.4	30.7	922
Quebec.....	25.3	44.2	32.2	1,032
Saint John.....	23.5	66.5	25.7	999
Montreal.....	14.9	48.5	29.1	1,017
Verdun.....	11.7	59.6	28.4	1,105

These figures reveal that ownership was most prevalent where the proportion of low cost homes was highest, although this correlation is far from perfect. The numerous exceptions to any generalization regarding ownership, home values and income emphasize the multiplicity of causes affecting these relationships. Kitchener, Ont., for example, with an exceptionally high proportion of owned homes had also a high proportion of relatively expensive homes and yet low average earnings per wage-earner, indicating that wage-earners formed a small fraction of owners in this city. In Saint John, N.B., and Halifax, N.S., owners were decidedly in the minority despite a high proportion of low-cost homes. Earnings were generally highest in the larger cities, with homes relatively expensive and ownership proportions below average. This was not true of Vancouver, however, where earnings were below average, while a high proportion of low cost homes was combined with a fairly high ownership ratio. The small proportion of owners in many of the larger Canadian cities is presumably more closely related to social custom and pressure of population with the accompanying inconvenience to suburban dwellers than to income deficiencies. The unsystematic nature of urban growth commented upon in an earlier

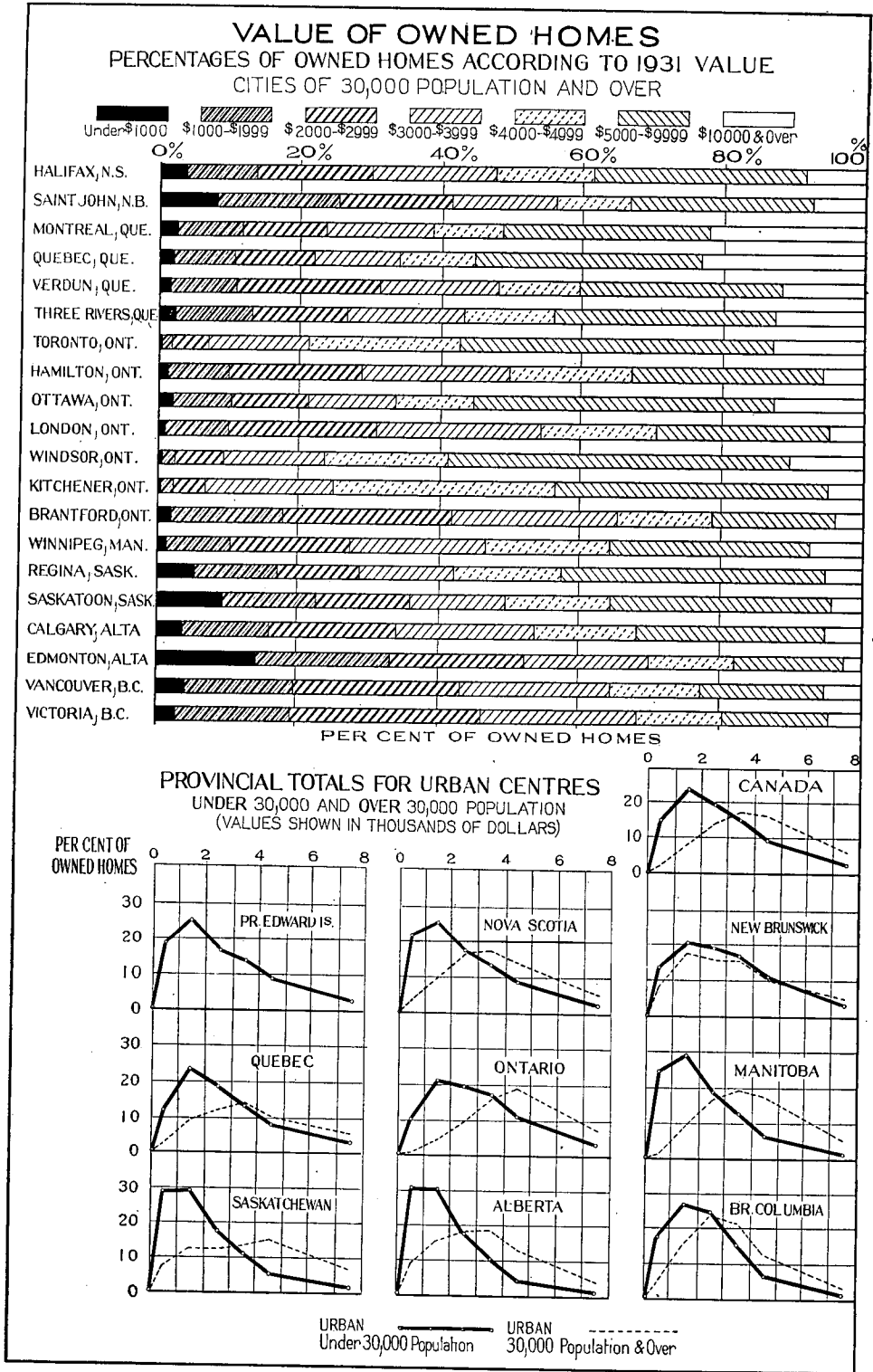


Chart 25

chapter on historical development undoubtedly remains a further underlying cause, tending to make a home unattractive as an investment. Inequitable assessments and high tax rates place ownership frequently in the category of an expensive luxury.

Values of Homes Owned by Family Heads in Different Occupational Groups.—As noted in an earlier section, the census housing facts relating to the occupations of family heads are cross-classified under five headings, *viz.*, employers, persons working on their own account, wage-earners, persons living on income and persons with no occupation or income. The value of homes owned by family heads in these groups differed materially. The most typical value, however, fell between \$1,000 and \$2,000 in all except the employer group, for which it was between \$3,000 and \$4,000. The proportion of homes worth more than \$4,000 owned by employers approximated 61 p.c. which was considerably higher than for any of the other four occupational divisions.

Family heads working on their own account occupied homes which were valued, on the average, considerably lower than those for employers but higher than for heads in other groups. Of the houses in this section, 75 p.c. were estimated to be worth more than \$2,000 and 34 p.c. were worth \$5,000 or more. The concentration around a central point was most uniform for wage-earner heads. Nearly 53 p.c. of owned homes in this occupational group were valued at between \$1,000 and \$4,000, while only 24 p.c. were worth \$5,000 or more. The distribution of value estimates for owned homes headed by persons living on income and those with no recognized occupation were very similar. They tended to concentrate to a greater extent in the lower value groups, over 18 p.c. in each case being placed between \$1,000 and \$2,000. The proportion valued at \$5,000 or more was 29 p.c. for heads living on income and 26 p.c. for family heads with no recognized occupation. The latter include a considerable number of women mainly dependent upon other family members but still acting as head of the household. (See Part II, Table 30.)

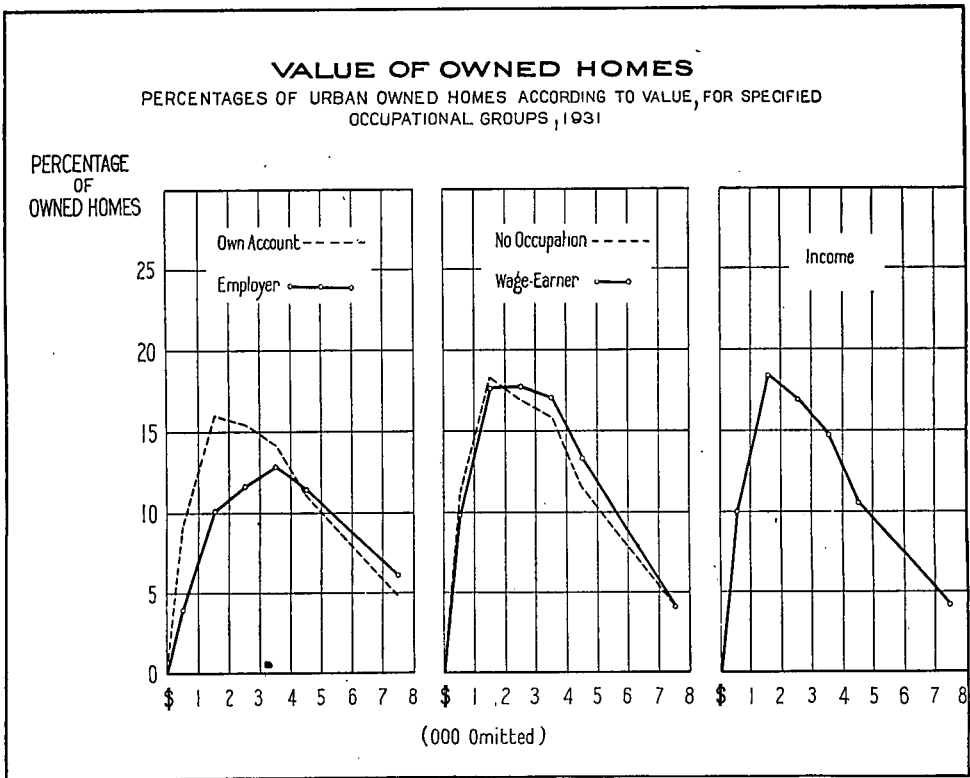


Chart 26

Relationships between Rentals of Tenants and Estimated Rental Values of Owned Homes.—The ensuing comparisons of actual rents with the estimated rental value of owned homes are only of an approximate nature. In the first place it has been necessary to decide what percentage of values represented a reasonable annual rental for owned homes and further to assume that this percentage actually would be realized. Annual rentals for owned homes have been estimated at 10 p.c. of the values placed upon the properties by owners at the time of the 1931 Census. This figure has been chosen after reference to two independent studies* and an investigation made by the Dominion Bureau of Statistics, in which annual rental value has been found to approximate 10 p.c. of original cost. The results of this investigation, outlined in another section of the chapter, showed an annual average cash outlay of \$463 for 473 owned homes, the average buying cost of which was \$4,174 and the estimated average selling value \$4,430. This cash outlay figure, of course, does not take account of depreciation costs and loss of interest on capital invested in the home. It does include, however, \$176 for interest and principal on mortgages. A rental, 10 p.c. of selling value, would appear to yield an adequate return on property free from any debt encumbrance but would probably be somewhat low if the property carried a mortgage. These facts indicate that any single percentage estimate must necessarily be arbitrary and approximate but a higher or lower rental percentage would not alter essentially the distribution of rental values of owned homes. A higher percentage would tend to throw the centre of distribution a little more towards higher rentals and, conversely, a lower percentage would result in a slightly greater concentration in lower rental groups. Another difficulty affecting the accuracy of estimated rental values of owned homes is the fact that values for homes of \$5,000 and over have been reported for the 1931 Census only in two large groups, necessitating a less exact process of smoothing than was possible for other groups. Since, however, the majority of owned homes were worth less than \$5,000, this fact does not essentially alter the contour of frequency distribution curves made from estimated rental values.

Comparisons have been made between actual rentals and estimated rental values for the total number of urban homes, for homes in urban centres of under 30,000 and for each city of over 30,000 population. This provides a fairly broad geographical representation of the Dominion. The degree of concentration around a central figure was much more pronounced for actual tenant rentals than for the estimated rental value of owned homes, which would indicate that home owners were scattered more uniformly than tenants over different income groups. In 1931, over 11 p.c. of owners lived in homes with a monthly rental value of less than \$10, as compared with approximately 6 p.c. of tenants in this same class throughout all Canadian urban areas. This was due to the predominant influence of low value homes in the smaller urban areas and was not at all typical of larger centres. Approximately 10 p.c. of owned homes were included in each of the \$5 rental groups between \$10 and \$35, i.e., approximately 50 p.c. of the total. Actual monthly rentals paid by tenants, however, reached a well defined peak between \$10 and \$15, a range including over 17 p.c. of all urban rentals. Only 25 p.c. of urban tenants paid \$35 or more per month. The proportion of estimated rentals for owned homes declined much less rapidly in the higher ranges, as indicated by the fact that 39 p.c. lived in homes with rental values of \$35 or more. (See Part II, Table 31.)

As already intimated, there was less concentration of estimated rentals between \$5 and \$10 per month for cities of over 30,000 than appeared for the Dominion as a whole. The distribution of the estimated rental value of owned homes in the larger cities was fairly symmetrical, although a greater proportion of homes fell in the high rental groups than in the small ones. There was also less concentration around a single rental value for owned homes than for homes occupied by tenants. In Halifax, for instance, over 18 p.c. of tenants paid between \$10 and \$15 per month and percentages in subsequent groups declined sharply with only 1 p.c. paying between \$55 and \$60. For rental values of owned homes there was no such clearly marked concentration, the largest group of estimated rentals being from \$20 to \$25, which included less than 11 p.c. of all owned homes. In the group between \$55 and \$60 per month there was over 4 p.c. of owned homes as compared with 1 p.c. of rented homes.

* (1) A Report on Housing and Slum Clearance for Montreal, by a Joint Committee of the Montreal Board of Trade and City Improvement League—Pages 34 and 35.

(2) Home Ownership, Income and Types of Dwelling—The President's Conference on Home Building and Home Ownership, U.S.A.

In Quebec cities even greater differences were noted. Actual rentals were heavily concentrated between \$15 and \$25, a range which included between 40 p.c. and 50 p.c. of Quebec tenant homes, while the greatest concentration of estimated rentals for owned homes, viz., from 15 p.c. to 19 p.c., fell between \$25 and \$35. The difference between the two series is even more clearly shown in the proportions of homes with rentals of over \$60. These amounted to about 6 p.c. for rented homes, and 36 p.c. for owned homes. For Verdun and Three Rivers, however, which are composed predominantly of working-class families with moderate incomes, proportions in the \$60 and over group were decidedly below provincial averages, being about 1 p.c. for rented homes and approximately 24 p.c. for owned homes.

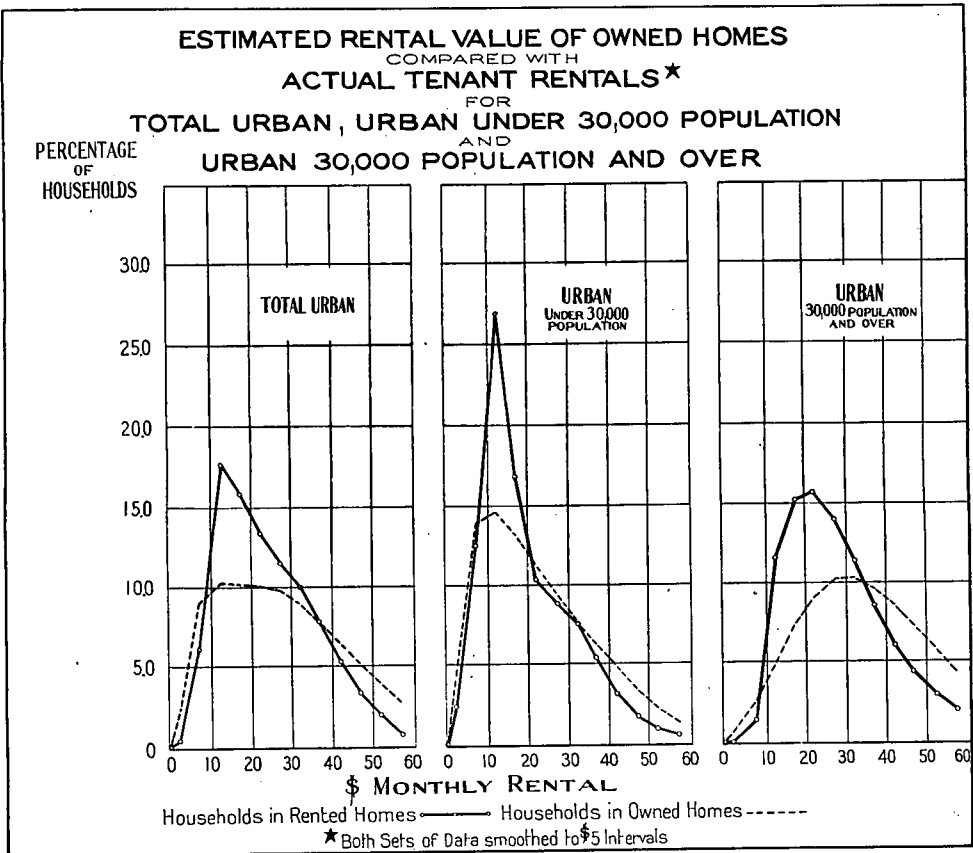


Chart 27

Ontario cities, with the exception of Ottawa, showed a greater degree of concentration around a central value for the estimated rent of owned homes than was common in Quebec and the Maritimes. The point of concentration was usually from \$5 to \$10 per month higher for estimated rentals of owned homes than for rented homes. For Ontario cities of over 30,000, the typical estimated rental value was highest in Toronto and lowest in Brantford. In Toronto the peak came between \$35 and \$40, a range which included 13 p.c. of the total, while for Brantford, one of the smaller cities, greatest concentration occurred between \$20 and \$25 per month, over 15 p.c. of owned homes falling in this group. Toronto's most typical tenant rental was between \$30 and \$35, a range including over 14 p.c. of all tenants, while the corresponding range for Brantford was from \$15 to \$20 and included nearly 22 p.c. of the total. The Ottawa distribution of estimated rentals for owned homes was unusually scattered as indicated by the fact that, for 34

**ESTIMATED RENTAL VALUE OF OWNED HOMES
COMPARED WITH ACTUAL TENANT RENTALS***
FOR CITIES OF 30,000 POPULATION AND OVER

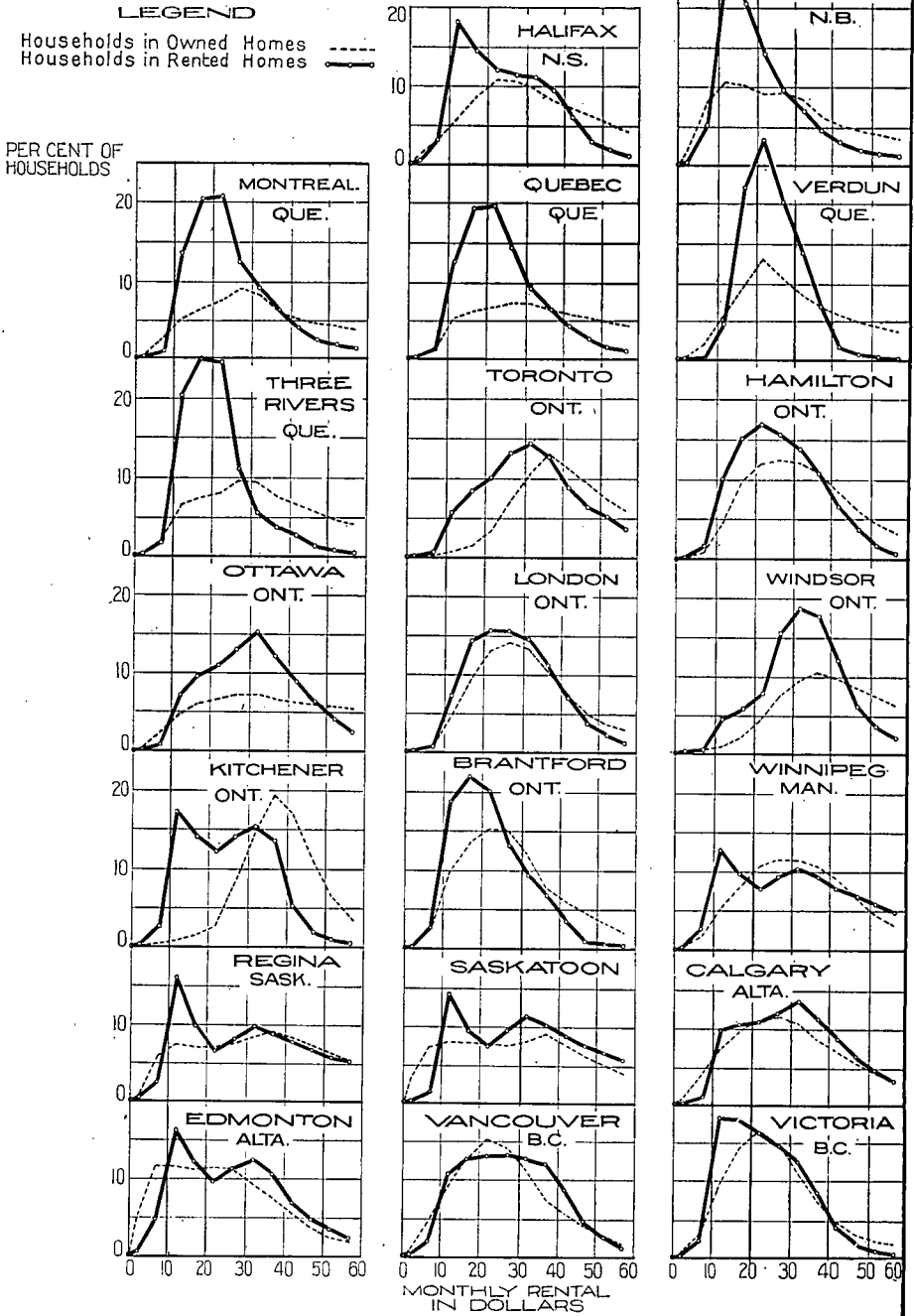


Chart 28

p.c. of owned homes, estimated rental values were \$60 or more per month. Actual rentals, however, were distributed fairly evenly around a central value between \$30 and \$35 with over 15 p.c. of all rented homes included in this range.

In the larger Western cities, there were several unusual features connected with rental distributions, related more particularly to actual rentals of tenant-occupied homes. Winnipeg rentals, for example, tended to fall into two groups, one centering between \$10 and \$15 and a second between \$30 and \$35. Nearly 13 p.c. of Winnipeg rentals fell in the first range and over 10 p.c. in the second. The same was true of Regina, although concentration in the lower group was more pronounced in that city. No such bi-modal distribution, however, occurred for estimated rentals of owned homes in these centres. Rental values in Winnipeg were distributed quite evenly around the range from \$25 to \$30, which contained nearly 12 p.c. of owned homes. The Regina distribution of estimated values of owned homes was less regular. It rose sharply in the rental groups up to \$15, irregularly in the intermediate groups up to \$40 and then declined gradually in the higher ranges. Over 17 p.c. of estimated rentals for owned homes in Regina exceeded \$60. The explanation of bi-modal distributions in actual rentals in Winnipeg and Regina is not clear from census data. It is presumably associated, however, with relatively large numbers of inexpensive workmen's dwellings of the cottage or bungalow type. These are usually frame structures with modern plumbing, but without a cellar, seldom having more than five rooms, and being built mostly in outlying neighbourhoods. Their prevalence adds considerably to the proportion of low rental homes. With the exception of Edmonton, no bi-modal distributions were found in cities of the two most westerly provinces. Estimated rental values of owned homes in Edmonton were clustered at unusually low levels, approximately 11 p.c. falling within each of the \$5 intervals between \$5 and \$30. In Vancouver, the unusual condition was found of a greater concentration of estimated rentals for owned homes than for rented homes, and in a slightly lower range. Over 15 p.c. of owned homes fell within the \$20 to \$25 group, while the greatest concentration of rented homes, a little over 13 p.c. of the total number was within the range from \$25 to \$30.

The foregoing comparisons confirm the generally held belief that owners as a group occupy a better class of home than tenants do. The fact that distributions of estimated rentals for owned homes were usually symmetrical, however, indicates that ownership is not a phenomenon peculiarly associated with large incomes. It is evident that a considerable proportion of families with moderate incomes are included in the home-owner group. Rental distributions for tenants, however, conform more closely to those for income, *i.e.*, heavy concentration occurs in the lower groups, indicating that the proportion of tenants among families of low and moderate incomes is appreciably higher than the proportion of owners.

Analysis of Shelter Costs in Relation to Income and Buying Costs of Homes for 473 Civil Service Families.—The basic material employed in this analysis was collected for the year ending October 31, 1931, as part of a cost of living survey limited to families of the Dominion Civil Service. Although returns were received from all parts of Canada, those from the city of Ottawa formed a predominant proportion of the 473 utilized in making computations subsequently tabled. This fact, of course, limits the value of the material for purposes of general application, but it has been considered useful as an indication of relationships between income, purchase price and various items of current shelter costs. Separate averages have been obtained for four income groups ranging between \$1,000 and \$3,000, with \$500 being used as the group unit. Only returns from families of 2, 3 and 4 persons have been utilized. (See Part II, Table 32.)

Salaries of the family head formed a smaller proportion of total income in the relatively high income groups than in the smaller ones. The average income of the group ranging from \$2,500 to \$2,999 was \$2,720 as compared with an average salary of \$2,469 for the family head, making a difference of \$251. In the \$1,000-\$1,499 group, salaries of family heads averaged \$1,322 with income only \$44 higher at \$1,366. Combined living expenses amounted to 104 p.c. of incomes in the lowest group and declined gradually to 95 p.c. in the highest. In all but the lowest group, home owners were able to meet current cash expenses from annual income.

The percentage of income paid out in the form of property taxes was approximately 6 p.c. in all four income groups, but the actual amounts increased from \$83 in the lowest to \$155 in the highest group.

Of the 473 homes, 284 were encumbered by mortgages and 57 more were being paid for upon instalment plans. The latter were confined mostly to the two lower income groups and annual average payments of this type ranged from \$228 to \$596. Mortgage interest was paid by 284 families but principal payments were made in only 190 cases. Annual average interest charges for the 284 families making payments ranged upward from \$112 in the lowest to \$216 in the highest income group, or from \$64 to \$150 averaged for all 473 families. Principal payments were larger than interest charges for the 190 families remitting but the reverse was true if the aggregate amounts were spread over all of 473 families. These figures then ranged from \$43 in the lowest to \$102 in the highest of the four income divisions. Combined interest and principal remittances for all families averaged 8.8 p.c. of their income, the percentages rising from 7.8 in the first to 9.3 in the fourth group.

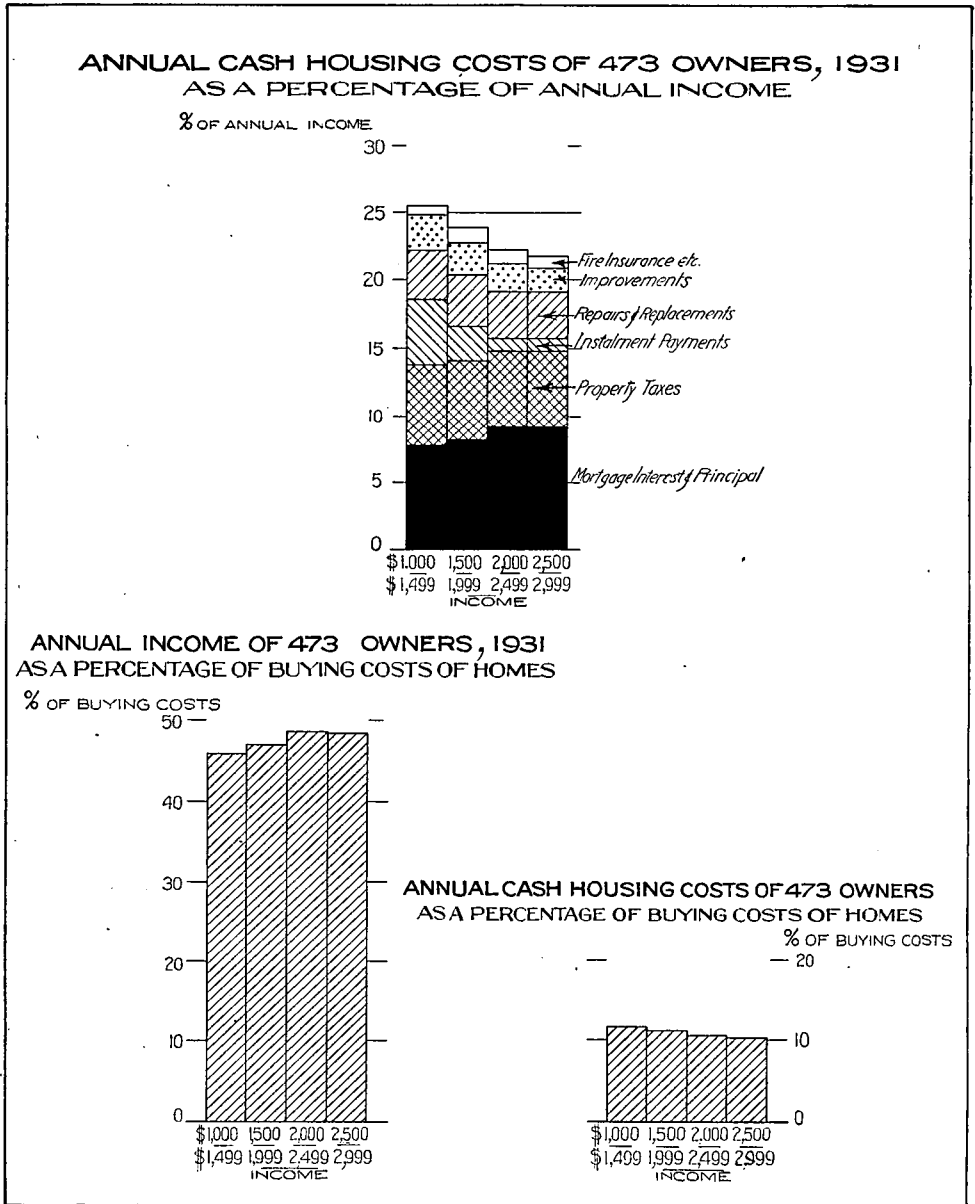


Chart 29

The total cash outlay for shelter, including taxes, interest and principal payments, improvements, repairs and other miscellaneous items, averaged \$463 per home, or 23.1 p.c. of average income. This percentage tended to decrease as incomes increased, as indicated by percentages of 25.6 in the lowest and 21.9 in the highest income group. Corresponding actual cash outlays mounted almost proportionately to income from \$349 to \$597.

Cash outlay, however, does not represent the true cost of shelter for the family living in its own home. There is also depreciation and interest on investment to consider. In taking account of these items it was assumed that the ordinary investor in 1930-31 might reasonably expect a 5 p.c. return on his investment, *i.e.*, cash paid out in principal, interest and improvements. An allowance of 4 p.c. of the buying cost less cash outlays for repairs and replacement during the current year was made for depreciation. Considered on this basis, annual costs amounted to 35.7 p.c. of average income. The percentage declined from 39.2 in the lowest group to 33.1 in the highest, the corresponding dollar estimates being \$536 and \$900, respectively, or an average of \$714. No attempt was made to take account of the subjective or "satisfaction" income derived from the privileges of ownership.

The average buying costs of homes for this group of 473 families was 208.6 p.c. or just a little more than double their annual income. Costs varied from 218.1 p.c. for the lowest to 205.3 p.c. of the highest income group but would have been slightly greater had not 11 of the 473 families inherited the houses in which they lived. The average buying cost of the 462 families which purchased their homes was approximately \$100 more than the average reckoned for 473 families.

A second set of significant relationships has been obtained by relating buying cost to various items of current expenditure, cost of improvements, present (1931) equity and estimated selling value.

Property taxes formed an almost constant percentage of buying cost, which averaged 2.8 p.c. In different income groups, this figure ranged from 2.7 to 2.8, actual amounts advancing in successive income groups from \$83 to \$155. Mortgage payments of both principal and interest averaged 4.2 p.c. of buying costs, percentages rising from 3.6 in the lowest income group to 4.5 in the highest. The proportion of repairs and replacement varied little as between income groups and averaged 1.7 p.c. of buying cost. Since 4 p.c. had been decided upon as a fair allowance for depreciation in estimating actual annual shelter costs, this reduced the actual net depreciation allowance to 2.3 p.c. The 1931 cash outlay for current expenses averaged 11.1 p.c. of buying costs, the proportion falling from 11.7 p.c. in the lowest to 10.7 p.c. in the highest income group. When loss of interest on investment and depreciation was added, however, the annual cost for shelter amounted to 17.1 p.c. of buying costs and income group percentages ranged from 18.0 for the lowest to 16.1 for the highest.

The proportion of principal payments, *i.e.*, the value of the owners' equity, to buying costs was about three-fifths, and minor variations which occurred in this ratio showed little relation to the amount of income. The equity of families with incomes ranging from \$1,000 to \$1,499 averaged 62.8 p.c., while the corresponding figure for families with from \$2,000 to \$2,499 was 62.5 p.c., although in the highest group from \$2,500 to \$2,999, the percentage dropped to 58.7. The average equity for all of the 473 families was \$2,559 but, in addition to this amount, an average of \$487 per house had been spent upon improvements, distinct from ordinary upkeep of the property. Possibly it was such expenditures which influenced owners in almost invariably estimating the selling value of their properties to be above buying costs. The ratio of improvements to buying costs was highest in the low income groups just as were the ratios of estimated selling value to buying cost. There was no close relationship, however, between buying costs plus improvements and selling value estimates.

CHAPTER X

URBAN WAGE-EARNER FAMILY HOUSING, 1938

Introduction.—Since the completion of the main body of this monograph, results from a survey of wage-earner family living expenditures in 1937-38 have become available. This material includes valuable data concerning the qualitative aspects of urban housing and other topics considered in preceding chapters, *e.g.*, income and adequacy of accommodation, factors affecting tenure, and rent-income relationships.

Records were collected from 1,439 urban wage-earner families, 1,135 of British origin, 211 of French origin and 93 of other racial origin. The French sample was located in Montreal and Quebec City, Que., the mixed racial origin sample in Montreal, Que., and Winnipeg, Man., and the British sample included families in Charlottetown, P.E.I., Halifax, N.S., Saint John, N.B., Montreal, Que., Ottawa, Ont., Toronto, Ont., London, Ont., Winnipeg, Man., Saskatoon, Sask., Edmonton, Alta., and Vancouver, B.C. Families were selected on a random basis within the following limits: husband and wife were present in the home with one or more children; all families had been self-supporting in the survey year ended September 30, 1938, during which family earnings ranged from \$450 to \$2,500. Unfortunately, it is not possible to determine the exact proportion of the total number of urban households formed by families of this type. However, it is known that the earnings range includes the great majority of Canadian wage-earner families, probably 80 p.c. or more of them. Other sampling limitations excluded representation of households of one and two persons, multiple-family households, and one-family households where husband and wife did not live together as joint heads, *e.g.*, in which widows, widowers, etc., were family heads. The limitations regarding family composition were designed to exclude families which were not following the usual course of family life. Limited survey resources made it necessary to confine efforts to obtaining a satisfactory record of typical living expenditure patterns, and the above sampling limitations were established to achieve this result after careful reference to 1931 Census data.

CONVENIENCES OF OWNED AND RENTED DWELLINGS OF URBAN WAGE-EARNER FAMILIES

The limited size of the sample made it possible to consider under this heading only British owner and tenant families and French tenant families. The following statement of family distribution according to tenure and type of dwelling is not exactly parallel to census distributions but differences in proportions which occur appeared to be consistent with sampling limitations.

NUMERICAL AND PERCENTAGE DISTRIBUTION OF HOUSEHOLDS, BY TYPE OF DWELLING AND TENURE, 1938

Type of Dwelling	British Owner Families		British Tenant Families		French Tenant Families	
	No.	P.C.	No.	P.C.	No.	P.C.
All types.....	364	100.0	771	100.0	198	100.0
Single house.....	342	94.0	459	59.5	3	1.5
Duplex.....	15	4.1	80	10.4	41	20.7
Flat.....	2	0.5	124	16.1	128	64.7
Apartment.....	4	1.1	94	12.2	3	1.5
Row or terrace.....	1	0.3	14	1.8	23	11.6

Certain facilities were characteristic of all racial and tenure groups within the sample. It will be observed that percentages of homes with kitchen sink, inside flush toilet, running water, bathtub and electric lights never fell below 75 and seldom were less than 90. These conveniences were usual in the homes of families with annual earnings from \$800 upward. However, wide differences between data for racial and tenure groups appeared in percentages of families with

refrigerators, garages and children's play space. Except for children's play space in the case of British owner families, these facilities were not typical within the earnings range covered, and regular domestic help was the exception rather than the rule.

Generally speaking, tenant homes were better equipped with conveniences than owner-occupied homes. Percentages of tenant homes with sinks, flush toilets, running water and refrigerators were higher than corresponding owner percentages, but the reverse was true for garages and children's play space. These differences appeared to be as closely related to types of dwellings as to tenure, *e.g.*, plumbing fixtures were more often missing from single houses than from apartments, flats and duplexes. On the other hand, garages and outside children's play space frequently accompanied single dwellings but were relatively rare in conjunction with apartments and flats. Heating arrangements were similarly related to types of dwellings. Single houses were usually heated by hot air furnaces, apartments by steam or hot water, and Quebec flats by stoves. Stoves were also the principal source of heat for a considerable number of tenant and owner families in single houses.

Differences in the prevalence of conveniences associated with tenure and types of dwellings may be observed from the three statements following.

HOUSING FACILITIES AND EQUIPMENT OF HOUSEHOLDS, BY TENURE, 1938 (FAMILIES REPORTING AS PERCENTAGE OF TOTAL IN TENURE GROUP)

Item	364 British Owner Families	771 British Tenant Families	198 French Tenant Families
	p.c.	p.c.	p.c.
Kitchen sink.....	93.7	96.9	100.0
Inside flush toilet.....	89.6	95.3	100.0
Inside running water.....	92.3	97.0	100.0
Bath tub.....	84.8	85.0	77.8
Refrigerator.....	52.2	55.9	80.8
Electric lights.....	99.5	99.2	100.0
Garage.....	52.3	37.5	8.6
Children's play space.....	87.1	69.0	22.7
Domestic help—regular.....	2.5	2.6	2.0

HOUSING FACILITIES AND EQUIPMENT OF (A) BRITISH TENANT FAMILIES AND (B) FRENCH TENANT FAMILIES, BY TYPE OF DWELLING, 1938 (FAMILIES REPORTING AS PERCENTAGE OF TOTAL IN GROUP)

Item	771 British Tenant ¹ Families				198 French Tenant ¹ Families		
	Single House (402 families)	Duplex (137 families)	Flat (124 families)	Apartment (94 families)	Duplex (41 families)	Flat (128 families)	Row or Terrace (23 families)
	p.c.	p.c.	p.c.	p.c.	p.c.	p.c.	p.c.
Kitchen sink.....	95.5	99.3	99.2	95.7	100.0	100.0	100.0
Inside flush toilet.....	95.5	98.5	100.0	96.8	100.0	100.0	100.0
Inside running water.....	92.5	97.8	100.0	96.8	100.0	100.0	100.0
Bath tub.....	84.8	84.7	84.7	86.2	51.2	92.2	47.8
Refrigerator.....	47.8	67.2	64.5	61.7	61.0	89.8	65.2
Electric lights.....	99.3	98.5	100.0	98.9	100.0	100.0	100.0
Garage.....	48.5	38.0	16.9	20.2	14.6	7.0	4.3
Children's play space.....	84.8	63.5	51.6	37.2	24.4	17.2	47.8
Domestic help—regular.....	3.2	3.6	0.0	2.1	2.4	1.6	4.3

¹Almost all British owner families resided in single houses; consequently this statement applies to tenant families only. A total of 14 British tenant families lived in rows or terraces, a type of dwelling containing three or more homes separated by partition walls from cellar to attic. Due to the small number of these families, a record of their housing facilities is not included in the statement. For the same reason 3 French tenant families living in single houses and an equal number residing in apartments have been omitted from the statement also.

PERCENTAGE DISTRIBUTION OF HOUSEHOLDS, BY TYPE OF HEATING AND TENURE, 1938

Type of Heating	British Owner Families		British Tenant Families		French Tenant Families	
	No.	P.C.	No.	P.C.	No.	P.C.
	All types.....	364	100.0	771	100.0	198	100.0
Stove.....	78	21.4	281	36.4	139	70.2
Hot air.....	257	70.6	391	50.7	52	26.3
Hot water.....	29	8.0	67	8.7	6	3.0
Steam.....	-	-	32	0.2	1	0.5

ADEQUACY OF ACCOMMODATION

Many factors appear inextricably involved in cause and effect relationships connected with adequacy of accommodation. Earnings, family preference, number of children, racial origin, type and size of dwellings, location, climate, building material resources and the limited nature of the housing market are some of the factors associated with this problem. However, subsequent comments will be limited to the bearing of earnings, family preference and number of children upon the adequacy of housing.

(a) **Earnings.**—In Chapter VI, Urban Earnings and Housing, it was shown that rooms per person increased at progressive family earnings levels. It has been observed, also, in the preceding section that the great majority of dwellings of wage-earner families were equipped with kitchen sink, running water, flush toilet, electric lights and bathtub, indicating that these qualitative factors may be considered generally as minimum requirements of urban dwellings. Their occurrence in the homes of self-supporting families appeared but slightly related to differences in income or other considerations affecting adequacy. There were some differences in the completeness with which these conveniences were installed in homes of families earning less than \$1,600, but above that level they were found in practically all homes.

The relation between earnings and housing facilities was much more evident in records of conveniences which are associated with higher standards of housing, such as refrigerators, telephones and domestic help. At progressive family earnings levels, the proportion of families with these conveniences increased rapidly regardless of tenure, type of dwelling or racial origin of the family head. So also did the proportions of families with radios and motor cars, the latter in particular apparently being associated with higher levels of living. Children's play-space, as has been noted, was more closely related to type of dwelling than to family earnings.

The foregoing data confirm an inference in Chapter VI from census data that differences in housing at progressive earnings levels are predominantly qualitative. At price levels existing at the time of the expenditure survey, the majority of families earning between \$800 and \$1,200 a year were able to secure homes with complete plumbing and electric lighting. Most families at this level also had radios, nearly half had refrigerators, less than 20 p.c. had automobiles and telephones and 28 p.c. owned their own homes. Families in this earnings range were of average size, tending to centre around four and five persons. By no means all of them occupied homes sufficiently large to provide one room per person, but there was little more crowding among normally constituted private families at this earnings level than where earnings were twice as high. British wage-earner families in the \$800-\$1,199 earnings range averaged 1.1 rooms per person as compared with 1.3 rooms per person in the family earnings range \$2,000-\$2,399.

There was a corresponding degree of stability at different earnings levels in average number of rooms per person used for sleeping accommodation, as may be observed from the following statement:—

ROOMS PER PERSON USED FOR SLEEPING PURPOSES, BY TENURE AND FAMILY EARNINGS, 1938

Item	All Families	\$400-\$799	\$800-\$1,199	\$1,200-\$1,599	\$1,600-\$1,999	\$2,000-\$2,399	\$2,400-and over
British owners (364 families)...	0.59	0.56	0.55	0.57	0.60	0.60	0.60
British tenants (771 families)...	0.56	0.45	0.50	0.56	0.60	0.66	0.69
French tenants (198 families)...	0.45	0.45	0.45	0.46	0.45	0.44	0.40

(b) **Family Preference.**—This stability in number of rooms per person at different earnings levels suggests a second factor affecting the adequacy and quality of housing accommodation, viz., family preference. Evidence of wide differences in expenditure preference can be observed from several groups of data. From the first statement in the previous section, it is apparent that some families combine the desire for their own home with ownership of automobiles and radios, presumably willing to sacrifice other conveniences such as refrigerators and bathtubs. The clearest evidence of preference, however, is that provided by a cross-classification of tenant-family rents and earnings. Within a range of \$50 in annual rental, differences in family earnings of \$1,000 were quite common. Of course, the question of preference is many-sided and the

HOUSING FACILITIES AND EQUIPMENT OF HOUSEHOLDS, BY FAMILY EARNINGS AND TENURE, 1938
(FAMILIES REPORTING AS PERCENTAGE OF TOTAL IN TENURE GROUP)

Item	British Owner Families Earning—				British Tenant Families Earning—				French Tenant Families Earning—			
	\$800-\$1,199 (89 families)	\$1,200-\$1,599 (151 families)	\$1,600-\$1,999 (74 families)	\$2,000-\$2,399 (31 families)	\$800-\$1,199 (234 families)	\$1,200-\$1,599 (299 families)	\$1,600-\$1,999 (112 families)	\$2,000-\$2,399 (60 families)	\$400-\$799 (27 families)	\$800-\$1,199 (68 families)	\$1,200-\$1,599 (58 families)	\$1,600-\$1,999 (32 families)
Kitchen sink.....	p.c. 85.4	p.c. 94.7	p.c. 98.6	p.c. 100.0	p.c. 95.7	p.c. 97.7	p.c. 98.2	p.c. 100.0	p.c. 100.0	p.c. 100.0	p.c. 100.0	p.c. 100.0
Inside flush toilet.....	75.3	92.7	97.3	100.0	92.3	96.7	98.2	100.0	100.0	100.0	100.0	100.0
Inside running water.....	82.0	93.4	98.6	100.0	95.3	97.7	98.2	100.0	100.0	100.0	100.0	100.0
Bath tub.....	65.2	88.7	95.9	100.0	74.8	91.0	95.5	100.0	40.7	73.5	82.8	100.0
Refrigerator.....	40.4	49.7	58.1	74.2	45.7	55.9	67.0	88.3	48.1	80.9	86.2	96.9
Electric lighting.....	100.0	99.3	100.0	100.0	98.7	100.0	99.1	100.0	100.0	100.0	100.0	100.0
Garage.....	34.8	51.0	67.6	64.3	26.1	37.5	50.0	70.0	0.0	2.9	10.3	21.9
Children's play space.....	87.6	89.4	85.1	80.6	72.6	66.9	59.8	75.0	18.5	16.2	25.8	31.2
Telephone.....	23.6	41.7	75.7	80.6	14.1	37.8	59.8	71.7	3.7	10.3	24.1	56.2
Domestic help—regular.....	0.0	1.3	2.7	6.5	0.4	1.3	5.4	13.3	0.0	0.0	1.7	6.3
Radio.....	82.0	87.4	83.8	100.0	75.2	83.9	93.7	91.7	55.6	75.0	79.3	87.5
Automobile.....	23.6	43.0	54.0	54.8	17.5	33.4	33.9	56.7	7.4	1.5	8.6	2.8

selection of a home may be governed by other stronger considerations, such as place of occupation or varying desire for central or suburban living conditions. Within a given area the choice of homes is often narrow and differences in housing preference shown in the following scatter diagram undoubtedly would be less if the housing supply was more flexible.

FREQUENCY DISTRIBUTION OF 771 BRITISH TENANT HOUSEHOLDS ACCORDING TO INTERVALS OF FAMILY INCOME AND ANNUAL RENTAL, 1938

Family Income	Annual Rental									
	Under \$150	\$150-\$199	\$200-\$249	\$250-\$299	\$300-\$349	\$350-\$399	\$400-\$449	\$450-\$499	\$500-\$549	\$550 and over
\$ 400-\$ 599.....	2	4	-	-	-	-	-	-	-	-
600- 799.....	10	13	9	1	1	1	-	-	-	-
800- 999.....	14	35	22	4	7	-	1	-	-	-
1,000-1,199.....	8	26	56	22	11	7	-	2	-	-
1,200-1,399.....	5	22	47	40	41	14	4	1	-	-
1,400-1,599.....	5	10	19	28	33	26	12	3	1	1
1,600-1,799.....	1	1	6	11	24	13	9	3	1	1
1,800-1,999.....	-	1	5	8	23	5	5	1	2	-
2,000-2,199.....	-	1	2	4	7	9	14	3	1	3
2,200-2,399.....	-	-	-	-	2	4	3	4	4	3
2,400 and over.....	-	-	-	2	5	5	7	-	1	2
Total.....	45	113	166	120	154	84	55	17	10	7
Average rent as p.c. of income....	12.0	15.0	17.1	17.5	18.8	20.3	20.7	23.6	23.2	23.7

The influence of expenditure preference is also clearly apparent in percentages of total family expenditure upon the principal budget groups for two sets of families, one with income per person ranging from \$100 to \$199 and the other with income per person between \$500 and \$599. It will be observed that the percentage for housing increased slightly faster than the average of all expenditures between these two income levels.

PERCENTAGE DISTRIBUTION OF EXPENDITURE PER PERSON, BY TYPE OF EXPENDITURE, FOR HOUSEHOLDS IN THE INCOME GROUPS \$100-\$199 AND \$500-\$599 PER PERSON, 1938

Expenditure Group	Family Income per Person				P.C. Increase of Column 3 over Column 1 (5)
	\$100-\$199 (114 families)		\$500-\$599 (106 families)		
	Amount (1)	P.C. of Total (2)	Amount (3)	P.C. of Total (4)	
Total.....	\$ 175	100.0	\$ 557	100.0	203
Food.....	67	40.9	126	25.4	88
Housing.....	32	19.5	107	21.6	235
Fuel and light.....	14	8.6	31	6.3	123
Clothing.....	16	10.0	55	11.0	232
Household operation.....	2	0.9	13	2.7	787
Furniture.....	7	4.4	32	6.6	356
Health.....	6	3.9	23	4.7	258
Personal care.....	3	1.7	8	1.6	204
Transportation ¹	4	2.7	43	8.8	898
Recreation.....	8	4.7	34	6.6	318
Education and vocation.....	2	1.1	6	1.2	265
Welfare and gifts.....	3	1.6	18	3.5	565

¹Only 13 p.c. of families at the \$100-\$199 income per person level owned motor cars as compared with 52 p.c. of families with income per person of \$500-\$599. Between these two income levels, non-motor-car expenditure increased from \$3 to \$10 per person.

Number of Children per Family.—It is easy to demonstrate that the number of rooms per person tends to be inversely proportional to the number of children per family. This in turn is related to the fact that number of children and amount of family income do not increase together. Among survey records for British families, it was found that average income for those with five children was actually less than the corresponding average for families with one child. There was no significant difference between income averages for families with two, three and four children. In the sample of French families, income and number of children moved upward together but at very different rates, income lagging behind number of children.

In the British sample, one-child families averaged 1.5 rooms per person and a negligible proportion of families in this group had less than 1 room per person (5 out of 343). Room-per-person averages declined steadily to 0.8 for five-child families of which 38 out of 49 occupied less than one room per person. A comparable tendency was shown by records in the French sample, as may be observed from the two scatter diagrams following.

FREQUENCY DISTRIBUTION OF FAMILIES ACCORDING TO NUMBER OF CHILDREN AND NUMBER OF ROOMS PER DWELLING FOR (A) BRITISH FAMILIES OF THE SAMPLE AND (B) FRENCH FAMILIES OF THE SAMPLE, 1933

Rooms per Dwelling	Total British Families	British Families Having—					Total French Families	French Families Having—					
		1 Child	2 Children	3 Children	4 Children	5 Children		1 Child	2 Children	3 Children	4 Children	5 Children	
1.....	-	-	-	-	-	-	-	-	-	-	-	-	-
2.....	7	5	1	1	-	-	-	-	-	-	-	-	-
3.....	53	24	17	8	2	2	20	12	5	2	-	-	1
4.....	270	114	92	48	12	4	75	22	15	20	9	7	9
5.....	362	114	122	80	32	14	45	5	12	12	7	7	9
6.....	326	66	127	78	39	18	52	6	5	12	11	18	9
7.....	84	16	15	23	22	8	17	1	-	3	4	9	9
8.....	28	4	8	6	7	3	2	-	1	-	-	1	1
9.....	4	-	-	2	2	-	-	-	-	-	-	-	-
10.....	1	-	-	1	-	-	-	-	-	-	-	-	-
11.....	-	-	-	-	-	-	-	-	-	-	-	-	-
Total.....	1,135	343	382	245	116	49	211	46	38	49	31	47	
Average rooms per person.....	1.2	1.5	1.2	1.0	0.9	0.8	0.9	1.3	1.1	1.0	0.9	0.7	

FACTORS AFFECTING TENURE

From survey data, it has been possible to examine relationships between tenure, age of the father and income. Age and income are themselves closely related so that it is difficult to appraise their comparative influence upon tenure. Number of children per family and certain attributes of families with and without automobiles also have been considered in relation to home tenure.

(a) Age of the Father.—When wage-earner family records were grouped according to the age of the father, it was found that the proportion of home-owners increased quite rapidly as the father's age increased. From 16.6 p.c. for the 10-year group in which fathers' ages centred around 30 years, the proportion of home-owners mounted steadily to 56.5 p.c. for the group in which fathers' ages centred around 60 years. Home ownership was more closely related to age than automobile ownership. The proportion of families owning cars at the lower age level was 27.7 p.c. It rose to 35.8 p.c. and 37.4 p.c., respectively in the 40- and 50-year age groups but dropped back to 21.7 p.c. for the group in which fathers' ages centred around 60 years.

CHARACTERISTICS OF BRITISH HOUSEHOLDS IN RELATION TO AGE OF FATHER, 1933

Age of Father	Families	Average Annual Family Income	Children per Family	Rooms per Person	P.C. of Families in Owned Homes	P.C. of Families with Motor Cars
Total ¹	1,135	\$ 1,443	2.3	1.2	32.0	23.3
25-34 years.....	307	1,319	1.9	1.2	16.6	27.7
35-44 ".....	472	1,471	2.4	1.2	31.4	35.8
45-54 ".....	294	1,541	2.5	1.2	46.3	37.4
55-64 ".....	46	1,451	2.3	1.3	56.5	21.7

¹ Thirteen families with father less than 25 years of age and three with father over 64 years of age.

(b) Family Income.—From the above statement it may be observed that family income and proportions of owner-occupied homes increased in the first three age groups. In the fourth and highest, however, proportions of owned homes increased while average family income declined.

This indicated that age may have an influence upon tenure which is partially independent of income. However, a decline in income within this age range may not result in any reduction of amounts available for shelter. There are fewer children living at home as dependents and the home does not require so much maintenance expenditure as when the family is passing through earlier stages.

These same records may be examined below in relation to income per family. The tendency for proportions of owners to increase at higher income groups is quite clear, but the group income ranges of \$200 for British families and \$400 for French families are too small to show consistent differences in ownership preference. This suggests that a substantial change in income levels may be necessary before many families decide to change their tenure status. A great many others presumably will not be led to change their status regardless of substantial income increases.

CHARACTERISTICS OF (A) BRITISH HOUSEHOLDS AND (B) FRENCH HOUSEHOLDS AT PROGRESSIVE LEVELS OF FAMILY INCOME, 1938

Family Income	Families	Persons per Family	Children per Family	Average Age of Father	Rooms per Person	P.C. of Families in Owned Homes	P.C. of Families with Motor Cars
				years			
Total (British families).....	1,135	4.4	2.3	41	1.2	32.0	33.2
\$ 400-\$ 799.....	45	4.5	2.4	36	1.0	8.9	4.4
800- 999.....	108	4.3	2.2	39	1.1	23.1	24.1
1,000- 1,199.....	184	4.4	2.3	39	1.1	28.3	13.0
1,200- 1,399.....	236	4.3	2.2	40	1.1	25.8	32.2
1,400- 1,599.....	212	4.3	2.2	42	1.2	34.9	38.2
1,600- 1,799.....	118	4.3	2.2	41	1.3	41.5	42.4
1,800- 1,999.....	91	4.6	2.4	42	1.2	45.1	41.8
2,000- 2,399.....	100	4.7	2.4	44	1.3	38.0	55.0
2,400 and over.....	41	4.6	2.4	42	1.3	46.3	63.4
Total (French families).....	211	5.3	3.2	39	0.9	6.2	10.0
\$ 400-\$ 799.....	27	4.2	2.1	35	0.9	3.7	7.4
800- 1,199.....	62	4.9	2.8	35	0.9	-	-
1,200- 1,599.....	68	5.1	2.9	40	0.9	8.8	11.8
1,600- 1,999.....	34	6.6	4.4	41	0.8	11.8	23.5
2,000 and over.....	20	6.9	4.9	48	0.9	10.0	15.0

(c) **Number of Children per Family.**—Survey data support the conclusion reached in Chapter VII on tenure that number of children in the family bear very little relationship to the proportion of owner-occupied homes. In the British sample the proportion of families living in owned homes declined very slightly from 32.4 p.c. of one-child families to 30.6 p.c. of those with five children. Proportions of French owner families were small, never exceeding 10.5 p.c. in any of the family groups with from one to five children and showing no trend relationship to number of children.

CHARACTERISTICS OF (A) BRITISH HOUSEHOLDS AND (B) FRENCH HOUSEHOLDS IN RELATION TO NUMBER OF CHILDREN PER FAMILY, 1938

Children in Family	Families	Average Family Income	Average Age of Father	Rooms per Person	P.C. of Families in Owned Homes	P.C. of Families with Motor Cars
		\$	years			
Total (British families).....	1,135	1,443	41	1.2	32.0	33.3
1 child.....	343	1,392	39	1.5	32.4	36.4
2 children.....	382	1,484	40	1.2	32.5	36.1
3 ".....	245	1,446	42	1.0	31.4	30.6
4 ".....	116	1,432	43	0.9	31.0	25.9
5 ".....	49	1,377	44	0.8	30.6	20.4
Total (French families).....	211	1,316	39	0.9	6.2	10.0
1 child.....	46	1,075	36	1.3	4.3	10.1
2 children.....	38	1,165	34	1.1	10.5	13.2
3 ".....	49	1,311	39	1.0	4.1	12.2
4 ".....	31	1,496	46	0.9	3.2	6.5
5 ".....	47	1,560	42	0.7	8.5	6.4

(d) **Ownership of Motor Cars.**—The motor car is often blamed for declining family interest in the home, but it is doubtful if the gradual shift in status from ownership to tenancy can be attributed in any considerable measure to this cause. In the British sample of 1,135 families, the proportion of home owners with cars was greater than the corresponding proportion of tenants with cars, *i.e.*, 45 p.c. and 29 p.c., respectively. Differences in proportions appeared more directly related to income than to any other observable cause, although the proportion of home owners doubtless would be higher if no motor cars were available. The average income of families having autos and living in their own homes was higher than a corresponding average for tenant families with autos, and both averages were above those for owner and tenant family groups without cars. Of the two latter, the home-owner family income average was the larger. This may be noted from the statement following which also shows that non-car-owning families had, on the average, a slightly larger number of children than car-owning families. Tenant families with no car had a larger average number of children than home owners without cars, but home owners with cars had slightly larger families than tenant families with cars.

CHARACTERISTICS OF BRITISH HOUSEHOLDS, BY OWNERSHIP OF CARS AND TENURE, 1938

Item	Car Owners		Non-Car Owners	
	Owners	Tenants	Owners	Tenants
Number of families.....	154	224	210	547
Children per family.....	2.2	2.1	2.3	2.4
Age of father..... years	43	39	44	39
Rooms per household.....	5.4	5.3	5.2	5.1
Rooms per person.....	1.3	1.2	1.2	1.1
Average income..... \$	1,662	1,596	1,470	1,309
Shelter costs..... \$	313	305	287	268
Fuel costs..... \$	112	101	108	95

The distribution of incomes within these four family groups is also of interest. Incomes in tenant groups showed a more pronounced tendency to centre around a typical amount than was the case for home-owner families. Both car-owning groups showed approximately 20 p.c. of families with income of more than \$2,000 while corresponding proportions of families without cars approximated 8 p.c. Almost 90 p.c. of car-owning families had annual incomes of \$1,200 or more.

NUMERICAL DISTRIBUTION OF BRITISH HOUSEHOLDS, BY OWNERSHIP OF CARS AND FAMILY INCOME, 1938

Family Income	Car Owners		Non-Car Owners	
	Owners	Tenants	Owners	Tenants
Total.....	154	224	210	547
\$ 400-\$ 599.....	—	—	—	6
600- 799.....	1	19	3	34
800- 999.....	7	11	18	64
1,000- 1,199.....	26	13	41	119
1,200- 1,399.....	26	50	36	124
1,400- 1,599.....	33	48	41	90
1,600- 1,799.....	21	29	28	40
1,800- 1,999.....	22	16	19	34
2,000- 2,199.....	15	23	9	19
2,200- 2,399.....	6	11	8	9
2,400 and over.....	12	14	7	8

RENT IN RELATION TO FAMILY EARNINGS AND INCOME

Data on rents have been used to advantage in the section on adequacy of accommodation as evidence of a marked diversity in wage-earner family housing preferences. Within narrow income limits, a wide range of annual rentals was found. The same data are used in the present section to illustrate the operation of Engel's law and also the converse statement, *i.e.*, not only does the proportion of income devoted to rent tend to fall as income rises, but rent-income ratios tend to rise at successively higher rental levels.* Other uses made of rental data in this section

* This relationship was obscured in census records prior to 1936 by the use of unequal rent intervals in the cross-classification.

include an examination of rents at comparatively low earnings levels to observe variations in basic rent levels for self-supporting wage-earner families in different cities. Tests were made also to see what evidence there was of a minimum standard of housing amenities at these earnings levels. For certain purposes all family income was used as a basis of comparison but for others it was possible to employ family earnings only.

Annual Rent in Relation to Family Income.—The following statement, based on records from 771 British tenant wage-earner families, shows ratios of rent to income when these data are classified, first, according to income groups and then according to rent groups.

RATIO OF RENT TO INCOME AT SUCCESSIVE LEVELS OF (A) FAMILY INCOME PER PERSON AND (B) ANNUAL RENT PER FAMILY, 1938

Family Income per Person	Family Rent-Income Ratios ¹	Annual Rent per Family	Family Rent-Income Ratios
\$100-\$199.....	19.4	Under \$150.....	12.0
200- 299.....	18.5	\$150-\$199.....	15.0
300- 399.....	18.4	200- 249.....	17.1
400- 499.....	18.0	250- 299.....	17.5
500- 599.....	18.6	300- 349.....	18.8
600 and over.....	15.9	350- 399.....	20.3
		400- 449.....	20.7
		450- 499.....	23.6
		500- 549.....	23.2
		550 and over.....	23.7

¹ The apparent conflict between trends in shelter-income ratios of this statement and those of page 130 is due to different proportions of owners at the two income levels shown in the latter.

This statement provides further evidence of diversity in the matter of housing standards, otherwise there would not be such divergent trends as shown above. An increase in tenant family income tends to be accompanied by a less than proportionate increase in rent but, as shown in the statement on page 130, within successive ranges of family income there is no uniformity of rents and the higher the family income, the greater is the range of rents being paid. Re-computation of rent-income ratio averages according to rent intervals, reflects this tendency of some families at each rent interval to stress housing more than other budget requirements and average rent-income ratios increase steadily at progressive rent levels.

Wage-Earner Family Rents at Low Earnings Levels.—Although average rents paid by wage-earner families within narrow earnings limits do not give an exact basis for measuring variations in housing standards from city to city, they do give a very good means of determining whether city rent levels may be called "high" or "low" in relation to other urban areas. Further, by measuring the difference between rent averages at successive family earnings levels, a clue may be obtained to the relative degree of homogeneity in wage-earner family housing standards as between cities.

Considering, first, basic levels of rents, the most noticeable fact was that the level of rents at low earnings levels bore no consistent relationship to regions or the size of the city. In the family earnings range \$800-\$1,199 city average rents were scattered all the way from \$169 a year for Saint John to \$299 for Ottawa. Arranged in order of magnitude, city averages were as follows:—

Saint John, N.B.....	\$169	Halifax, N.S.....	\$213
Charlottetown, P.E.I.....	177	Winnipeg, Man.....	226
Montreal, Que. (French).....	194	Vancouver, B.C.....	226
Edmonton, Alta.....	197	London, Ont.....	242
Saskatoon, Sask.....	200	Toronto, Ont.....	246
Montreal, Que. (British).....	201	Ottawa, Ont.....	299
Quebec, Que.....	209		

It is improbable that inclusive city averages would maintain the same ranking, however, for there were wide differences, in the spread between average family rents between the \$800-\$1,199 and the \$1,200-\$1,599 family earnings groups. Survey data were insufficient to carry comparisons into higher earnings ranges. Quebec City which ranked sixth on the preceding list showed an

increase of only \$17 a year between the two earnings groups mentioned while, on the other extreme, corresponding Halifax family rent averages differed by \$100 a year. A second ranking according to differences in average annual rents between the \$800-\$1,199 and \$1,200-\$1,599 family earnings groups produced the following arrangement:—

Quebec, Que.....	\$ 17	Ottawa, Ont.....	\$ 53
Montreal, Que. (French).....	23	Charlottetown, P.E.I.....	67
London, Ont.....	24	Toronto, Ont.....	69
Vancouver, B.C.....	26	Edmonton, Alta.....	71
Montreal, Que. (British).....	30	Saint John, N.B.....	87
Saskatoon, Sask.....	36	Halifax, N.S.....	100
Winnipeg, Man.....	45		

This set of differences confirms data presented in the preceding section showing that increases in average rent did not keep pace with successive advances in income levels. It also points to a considerable degree of homogeneity in the housing standards of French wage-earner tenant families and to a lesser extent of the tenant families in cities of Western Canada. The widest differences in housing levels apparently occur in Maritime cities.

Characteristics of Families and Housing Amenities at Low Rent Levels.—Records for a group of 45 families with annual rentals not exceeding \$149 were examined for data on housing amenities at low rent levels. They were further divided according to family income per person, 22 families reporting between \$100 and \$199, and 23 between \$200 and \$299 of annual income per person. The survey's random selection of self-supporting families produced only four or five cases in twelve cities where family income per person fell below \$100, and about the same number where annual rent per family was less than \$100. The 22 families with annual rent under \$150 and annual income per person less than \$200, therefore, may be taken to represent minimum standards of self-support in urban areas.* These were concentrated mainly in the Maritimes, while at the higher income level the majority lived in Western cities and the remainder in the Maritimes. There was not a significant proportion of either income group at this rent level in the five Ontario and Quebec cities surveyed. Apparently minimum rentals for self-supporting families in cities of these provinces tended to be higher than in the Maritimes and Western Canada, but it does not follow that average rentals were necessarily higher also.

Appreciable differences in the characteristics of the two family income groups are apparent from the following statement:—

CHARACTERISTICS OF HOUSEHOLDS PAYING ANNUAL RENT OF LESS THAN \$150 IN THE INCOME GROUPS \$100-\$199 AND \$200-\$299 PER PERSON, 1938

Item	Family Income per Person	
	\$100-\$199	\$200-\$299
Number of persons.....	5.6	4.1
Children under 18 years of age.....	3.4	2.0
Age of father..... years	38	35
Total income..... \$	\$22	1,026
Rooms per dwelling.....	4.7	5.0
Rooms for sleeping purposes.....	2.2	2.3
Average annual rent..... \$	128	130
Merchandise credit outstanding..... \$	63	46
Recreation expenditure..... \$	36	73
Gross savings..... \$	43	73

Families in the \$100-\$199 income-per-person group tended to be larger than wage-earner families generally and had more children under 18 years of age. The \$200-\$299 group with smaller families lived in larger dwellings, although they paid almost the same rent. This is probably related to regional differences in housing equipment, as it will be shown that the plumbing of the lower income group was more complete than for the higher group. This suggests that an adequate examination of minimum standards must include a more complete representation of cities, and that recognized minimum standards will be found to differ from city to city and region to region, depending probably upon size, age and location and to some extent upon the

* Six of the 22 families in this group lived in Charlottetown, the population of which was given as 12,361 by the 1931 Census.

racial background of the population. For the families with income per person of \$100-\$199, average amounts of credit outstanding exceeded gross savings averages, indicating that even in low rent areas annual income of this amount was insufficient to balance the family budget.

Differences in the proportion of dwellings with the commoner kinds of housing conveniences may be noted from the following statement:—

HOUSING FACILITIES AND EQUIPMENT OF HOUSEHOLDS PAYING ANNUAL RENT OF LESS THAN \$150 IN THE INCOME GROUPS \$100-\$199 AND \$200-\$299 PER PERSON, 1938 (FAMILIES REPORTING AS PERCENTAGE OF TOTAL IN INCOME GROUP)

Item	Family Income per Person	
	\$100-\$199	\$200-\$299
	p.c.	p.c.
Kitchen sink.....	96	83
Inside flush toilet.....	86	74
Inside running water.....	100	83
Bathtub.....	46	52
Refrigerator.....	14	26
Electric light.....	91	100
Telephone.....	5	9
Radio.....	68	87

A kitchen sink, running water, inside flush toilet and electric lights apparently are typical of even these very low rent levels. The paradox of a more complete installation of these items at the lower income level is apparently associated with a high proportion of \$200-\$299-per-person-income families occupying single houses in western cities. Low grade single houses are characteristically less completely equipped with plumbing than flats, duplexes and apartments leased at comparable rent levels. Bathtubs, while fairly common, cannot be considered typical of dwellings renting below \$150 per annum and refrigerators are the exception rather than the rule. It is of interest that the majority of these families had radios, while very few had telephones.

CHAPTER XI

THE HOUSING OF RELIEF FAMILIES, 1936

Families in receipt of relief were distinguished from self-supporting families for the first time in the 1936 Census of the Prairie Provinces. The facts collected were the same for both types of family, making possible a comparative appraisal of several aspects of relief and non-relief housing conditions. After certain limitations had been established, a random sample of approximately 3,000 cases was selected for this purpose from the five Prairie cities of 30,000 population and over. The selection was made within the same limits used in sampling non-relief families for the study of earnings and housing in Chapter VI. It included only wage-earner households with husband and wife living together in self-contained living quarters. Households in which lodgers exceeded the number of persons in the private family were excluded. It is of note that this random selection of relief families included one-fifth as many owner families as tenant families. There were 10,826 married wage-earners on relief in Prairie cities of 30,000 population and over at the time of the 1936 Census. If one-fifth of these were home-owners, it is apparent that economic circumstances were changing the urban tenure structure and, undoubtedly, had contributed to a reduction in the proportion of owned homes between 1931 and 1936.

RANDOM SAMPLE OF RELIEF HOUSEHOLDS, BY TENURE, 1936

City	Owners	Tenants
Total.....	498	2,425
Winnipeg.....	78	518
Regina.....	94	417
Saskatoon.....	159	453
Calgary.....	64	536
Edmonton.....	103	501

Size of Relief Families in Relation to City Average Number of Persons per Family.—

As might be expected, families in receipt of relief were larger than average, the difference being slightly more marked for tenant than for home-owning families. Average numbers of persons per relief family of the type described above were compared with 1936 averages for a random selection from all wage-earner families of the same type. This comparison is shown in the statement following.

AVERAGE NUMBER OF PERSONS PER RELIEF TENANT HOUSEHOLD COMPARED WITH CITY AVERAGES FOR ALL TENANT HOUSEHOLDS,¹ 1936

City	Average Number of Persons per Household			
	Relief Tenants	All Tenants	Relief Owners	All Owners
Winnipeg.....	4.4	3.9	4.7	4.3
Regina.....	4.8	4.0	4.9	4.3
Saskatoon.....	4.9	4.0	4.8	4.3
Calgary.....	4.2	3.8	4.2	4.0
Edmonton.....	4.7	4.0	4.7	4.1

¹ The same tenant family groups as shown in the final statement of Chapter VI.

It would be erroneous to infer from these data, however, that relief is a phenomenon especially associated with large families. The next statement shows how closely the distribution of Winnipeg relief households sampled in 1936 according to the number of persons per household compares with a corresponding distribution for all wage-earner households with two or more persons in 1931.

PERCENTAGE DISTRIBUTION OF RELIEF HOUSEHOLDS, BY NUMBER OF PERSONS PER HOUSEHOLD, WINNIPEG, 1936, COMPARED WITH THAT OF ALL FAMILIES, WINNIPEG, 1931

Persons per Household	Winnipeg	
	1931, All Families (46,411)	1936, Relief Families (596)
Total.....	100.0	100.0
2.....	17.4	11.1
3.....	20.7	24.8
4.....	20.2	23.5
5.....	15.7	18.8
6.....	10.6	10.4
7.....	6.4	4.7
8.....	3.8	3.5
9.....	2.2	1.3
10.....	1.3	1.0
11.....	0.8	0.7
12 and over.....	0.9	0.2

There is a greater concentration of relief families in the 3-, 4- and 5-person households, but above that number proportions of relief families in 1936 were actually a little smaller than corresponding proportions of all families in 1931.

The larger average size of relief families in 1936 noted in the first statement was not due to the presence of lodgers. There was only one lodger to every 17 owner households on relief and one to every 10 tenant relief households. Corresponding ratios resulting from a general sample of wage-earner families in 1936 showed one lodger to every 8 owner families and one to every 8 tenant homes also. Relief families within the sampling limits noted, therefore, were mostly comprised of 3, 4 and 5 persons without lodgers.

Evidence of Crowding Among Relief Tenant Families.—There was a marked parallel in number of rooms per person for tenant relief families in 1936 and for families with annual earnings of less than \$400. It is reasonable to presume that few families with earnings of less than \$400 could exist without assistance. Very few self-supporting wage-earner families with children were found below the \$800 earnings level in the Bureau's 1938 survey of family living expenditures. It appears significant, however, that a sudden rise occurred in average numbers of rooms per person between the under \$400 and \$400-\$799 family earnings groups. The rise in average numbers of rooms per person was much less rapid after the \$800 family earnings level had been passed. This may be observed below.

AVERAGE NUMBER OF ROOMS PER PERSON FOR RELIEF FAMILIES COMPARED WITH THAT FOR TENANT FAMILIES AT LOW EARNINGS LEVELS, 1936

City	Average Number of Rooms per Person			
	Tenant Relief Families	Tenant Families with Earnings of—		
		Under \$400	\$400-\$799	\$800-\$1,199
Winnipeg.....	0.87	0.89	1.05	1.08
Regina.....	0.82	0.83	1.07	0.96
Saskatoon.....	0.91	0.97	1.05	1.15
Calgary.....	0.79	0.80	1.03	1.12
Edmonton.....	0.75	0.76	0.99	1.07

Data for samples of relief families have been arranged to show the proportion of persons on relief according to numbers of rooms per person. The statement following shows that from 55 to 70 p.c. of persons on relief lived in homes providing less than one room per person (which has been taken arbitrarily to indicate an adequate supply of housing space).

PERCENTAGE DISTRIBUTION OF PERSONS ON RELIEF, BY NUMBER OF ROOMS PER PERSON, 1936

Rooms per Person	Winnipeg (2,238 persons)	Regina (1,988 persons)	Saskatoon (2,213 persons)	Calgary (2,236 persons)	Edmonton (2,332 persons)
Total.....	100.0	100.0	100.0	100.0	100.0
Less than 0.25.....	-	-	-	0.4	0.7
0.25-0.49.....	2.0	5.4	4.2	6.3	14.3
0.50-0.74.....	29.6	35.3	27.6	41.5	39.5
0.75-0.99.....	31.0	28.7	24.6	19.8	17.0
1.00-1.49.....	31.0	27.9	37.9	28.3	25.5
1.50-1.99.....	4.4	1.7	4.3	2.9	1.8
2.00 and over.....	2.0	1.0	1.4	0.8	1.2

It may be noted that the degree of crowding appeared to vary materially between cities, relief families in Calgary and Edmonton living generally in fewer rooms than families of corresponding size in the other Prairie cities. This cannot be attributed to higher rent levels as indicated by the following monthly rent averages for May, 1936, which are based upon a random representation of over 500 families in each city:* Winnipeg \$24, Regina \$22, Saskatoon \$20, Calgary \$21 and Edmonton \$19.

Relief crowding as shown above was compared for three Prairie cities with general conditions relating to rooms per person in 1936. The data shown below on general conditions are from a sample of the total tenant wage-earner population of these cities.

PERCENTAGE DISTRIBUTION OF PERSONS IN RELIEF TENANT FAMILIES COMPARED WITH THAT FOR ALL TENANTS, BY NUMBER OF ROOMS PER PERSON, 1936

Rooms per Person	Winnipeg		Calgary		Edmonton	
	Relief Tenants	All Tenants	Relief Tenants	All Tenants	Relief Tenants	All Tenants
Total.....	100.0	100.0	100.0	100.0	100.0	100.0
Less than 0.25.....	-	-	0.4	-	0.7	0.8
0.25-0.49.....	2.0	3.1	6.3	2.2	14.3	5.0
0.50-0.74.....	29.6	15.5	41.5	18.7	39.5	20.1
0.75-0.99.....	31.0	13.0	19.8	9.6	17.0	10.4
1.00-1.49.....	31.0	42.7	28.3	38.8	25.5	37.9
1.50-1.99.....	4.4	16.9	2.9	18.4	1.8	15.0
2.00 and over.....	2.0	8.8	0.8	12.3	1.2	10.2

The difference between these distributions is easily discerned, and would be more clear-cut if it had been possible to segregate relief from self-supporting families in the "All tenants" percentages. The general 1936 proportion of persons with less than one room per person approximated 30 to 35 p.c. as compared with 60 to 70 p.c. for the relief sample.

Rent Levels Among Relief Families.—The most typical monthly rental for Prairie city relief families in 1936 was between \$10 and \$14 per month. However, a considerable proportion lived in houses renting for between \$15 and \$24 per month as may be observed below.

* See page 61.

NUMERICAL DISTRIBUTION OF RELIEF TENANT FAMILIES, BY MONTHLY RENTAL, 1936

Monthly Rental	Winnipeg	Regina	Saskatoon	Calgary	Edmonton
Total.....	518	417	453	536	501
Under \$10.....	24	88	193	44	56
\$10-\$14.....	268	225	193	235	231
15-19.....	144	68	54	206	175
20-24.....	41	26	7	42	28
25 and over.....	41	10	6	9	11
Average relief rental..... \$	15	12	10	14	13
Average ¹ rental for city..... \$	24	22	20	21	19

¹ Based on random selection of not less than 500 tenant families in each city.
75833-8-104

Some notion of the quality of relief accommodation may be gained by comparing monthly rent per room for relief families and the random selection of all wage-earner tenant families in the five Prairie cities of 30,000 population and over in 1936. Here, again, it must be borne in mind that the general sample included a random selection of relief cases as well as self-supporting families. The preceding statement would indicate, however, that averages at least in the \$20-\$24 per month group were influenced very little by relief cases. Rent per room for the two samples may be observed from the statement below which points to housing standards substantially lower for relief than for the general samples of families except in Calgary. Differences, as might be expected, are most clearly apparent in the highest rent group. Presumably, families in the general sample paying less than \$10 per month are mostly relief cases. It was pointed out in Chapter X, page 135 that very few self-supporting wage-earner families paying less than \$100 per annum were found during the Bureau's 1938 survey of family living expenditures. Some indication of housing standards at low rent levels may be gained by referring to the section "Characteristics of Families and Housing Amenities at Low Rent Levels" in Chapter X, pages 135-6.

RENT PER ROOM AT SPECIFIED MONTHLY RENTAL LEVELS FOR RELIEF TENANT FAMILIES
COMPARED WITH THAT FOR ALL TENANTS, 1936

Monthly Rental	Winnipeg		Regina		Saskatoon		Calgary		Edmonton	
	Relief Tenants	All Tenants	Relief Tenants	All Tenants	Relief Tenants	All Tenants	Relief Tenants	All Tenants	Relief Tenants	All Tenants
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
Less than \$10.....	4.3	4.0	2.6	2.8	1.8	2.2	4.4	3.1	2.6	3.1
\$10-\$14.....	4.2	4.3	3.1	3.6	2.4	2.8	4.2	4.3	3.9	3.8
15-19.....	3.6	4.0	3.2	3.9	2.7	3.6	4.1	4.1	3.8	4.2
20-24.....	3.5	4.8	3.8	4.5	3.4	4.1	4.5	4.6	3.9	4.4

As might be expected, definite relationships existed between amount of rent and number of rooms per household and per person for relief families. The statement following shows averages under these two rubrics for the 1936 sample of relief families in the five Prairie cities. The small average number of rooms per household in Calgary and Edmonton at all rent levels is undoubtedly related to the fact that more than one-fifth of relief families in these two cities lived in apartments. In other Western cities this proportion approximated 10 p.c. Rents in Calgary averaged higher than in Edmonton for both relief and general samples of tenant families which may account for differences in rent per room at parallel family rent levels in these two samples. Rent per room for Edmonton relief families was materially lower than for the general sample of tenant families while as noted in the preceding paragraph no such difference was observable in Calgary data.

AVERAGE NUMBER OF ROOMS PER HOUSEHOLD AND PER PERSON AT SPECIFIED MONTHLY
RENTAL LEVELS FOR RELIEF TENANT FAMILIES, 1936

Monthly Rental	Winnipeg		Regina		Saskatoon		Calgary		Edmonton	
	Rooms per Household	Rooms per Person	Rooms per Household	Rooms per Person	Rooms per Household	Rooms per Person	Rooms per Household	Rooms per Person	Rooms per Household	Rooms per Person
	Relief tenants.....	3.8	0.87	3.9	0.82	4.4	0.91	3.3	0.79	3.5	0.75
Less than \$10.....	1.9	0.66	2.9	0.81	3.8	0.90	1.9	0.70	2.8	0.60
\$10-\$14.....	2.9	0.82	3.7	0.80	4.6	0.90	2.9	0.83	2.9	0.71
15-19.....	4.5	0.84	4.9	0.81	5.7	0.94	3.8	0.78	4.1	0.79
20-24.....	5.8	0.96	5.3	0.85	5.8	0.85	4.5	0.73	5.3	0.88
25 and over.....	6.3	1.20	5.4	1.17	5.1	0.86	4.5	1.05	6.1	1.18
General sample.....	-	1.07	-	1.05	-	1.16	-	1.11	-	1.03

PART II

TABLE 1. Percentage distribution of households according to number of rooms occupied, rural and urban, Canada and provinces, and cities of 30,000 population and over, 1931

No. of Rooms	Canada	Rural									
		Canada	Prince Edward Island	Nova Scotia	New Brunswick	Quebec	Ontario	Manitoba	Saskatchewan	Alberta	British Columbia
	p.c.	p.c.	p.c.	p.c.	p.c.	p.c.	p.c.	p.c.	p.c.	p.c.	p.c.
All households	100-00	100-00	100-00	100-00	100-00	100-00	100-00	100-00	100-00	100-00	100-00
Households with—											
1 room.....	3.74	5.61	0.51	0.83	1.77	2.07	2.31	7.11	10.18	15.55	11.24
2 rooms.....	6.70	9.69	1.93	3.02	5.55	6.38	4.38	16.25	18.48	18.79	13.75
3 ".....	8.79	10.27	3.07	5.41	6.57	8.81	6.10	14.11	17.47	16.06	13.81
4 ".....	13.85	13.80	6.16	9.72	10.69	13.30	9.79	16.57	18.02	18.31	21.38
5 ".....	15.23	12.76	8.93	11.24	10.42	12.63	12.26	15.78	12.77	12.11	16.23
6 ".....	18.23	13.26	13.27	15.18	12.90	13.69	17.16	11.87	9.19	8.47	10.65
7 ".....	12.68	10.81	14.57	15.99	11.97	12.76	14.81	7.45	5.62	4.63	5.75
8 ".....	9.45	9.92	18.31	17.10	14.59	12.89	13.33	5.11	4.01	3.21	3.41
9 ".....	4.73	5.59	12.00	9.47	8.95	7.15	8.00	2.47	1.81	1.33	1.39
10 ".....	3.11	3.95	10.04	6.35	7.66	4.66	5.90	1.43	1.09	0.72	0.89
11-15 ".....	2.92	3.70	10.58	5.35	8.48	4.60	5.51	1.02	0.74	0.54	0.77
16-20 ".....	0.22	0.21	0.57	0.30	0.48	0.34	0.26	0.05	0.02	0.02	0.06
21 and over.....	0.04	0.03	0.05	0.02	0.02	0.07	0.03	0.01	1	1	0.02
Not stated.....	0.31	0.40	0.01	0.02	0.05	0.75	0.16	0.77	0.60	0.26	0.65

No. of Rooms	Urban									
	Canada	Prince Edward Island	Nova Scotia	New Brunswick	Quebec	Ontario	Manitoba	Saskatchewan	Alberta	British Columbia
	p.c.	p.c.	p.c.	p.c.	p.c.	p.c.	p.c.	p.c.	p.c.	p.c.
All households	100-00	100-00	100-00	100-00	100-00	100-00	100-00	100-00	100-00	100-00
Households with—										
1 room.....	2.21	0.59	1.11	0.61	1.28	1.22	3.38	6.42	6.35	5.08
2 rooms.....	4.27	2.16	3.98	2.40	2.60	3.33	6.49	9.19	9.40	7.48
3 ".....	7.58	2.68	6.97	4.28	6.76	6.49	11.96	11.45	10.55	9.74
4 ".....	13.88	8.24	11.17	9.01	18.25	8.92	14.39	17.19	16.67	21.67
5 ".....	17.25	10.03	13.26	14.94	20.54	14.01	20.05	18.43	19.88	20.07
6 ".....	22.29	18.03	18.41	19.72	18.92	28.17	18.98	16.72	17.71	16.66
7 ".....	14.20	18.55	17.94	16.81	13.27	16.79	11.67	10.07	9.54	9.44
8 ".....	9.06	15.57	12.46	14.12	8.68	10.83	6.18	5.38	5.46	5.14
9 ".....	4.04	9.04	6.48	7.64	3.82	4.80	3.09	2.14	1.90	1.90
10 ".....	2.42	7.30	3.96	4.91	2.37	2.78	1.93	1.39	1.12	1.14
11-15 ".....	2.29	6.78	3.93	4.98	2.72	2.32	1.03	0.99	0.96	1.02
16-20 ".....	0.22	0.80	0.26	0.45	0.36	0.18	0.09	0.10	0.11	0.15
21 and over.....	0.06	0.09	0.06	0.10	0.11	0.03	0.03	0.02	0.02	0.06
Not stated.....	0.23	0.14	0.01	0.03	0.31	0.13	0.13	0.51	0.33	0.36

No. of Rooms	Cities of 30,000 population and over	Halifax, N.S.	Saint John, N.B.	Montreal, Que.	Quebec, Que.	Verdun, Que.	Three Rivers, Que.	Toronto, Ont.	Hamilton, Ont.	Ottawa, Ont.	London, Ont.
All households	100-00	100-00	100-00	100-00	100-00	100-00	100-00	100-00	100-00	100-00	100-00
Households with—											
1 room.....	2.50	1.73	0.46	1.95	0.62	0.18	0.37	1.40	1.68	1.24	0.89
2 rooms.....	4.43	6.93	1.80	2.55	2.28	0.61	2.11	4.69	3.06	2.84	1.28
3 ".....	8.65	11.11	5.25	7.52	7.80	7.33	5.12	10.46	5.64	4.92	2.38
4 ".....	15.17	15.62	11.36	19.57	22.43	34.39	18.43	9.82	9.07	8.58	4.88
5 ".....	18.62	14.43	20.60	22.94	18.73	32.88	25.54	12.33	17.75	12.16	16.51
6 ".....	23.60	17.26	26.16	20.16	17.43	19.22	23.65	32.11	34.28	20.42	32.49
7 ".....	12.72	15.79	17.29	14.30	11.65	3.44	11.34	10.24	15.70	22.12	21.88
8 ".....	7.44	7.08	8.67	6.55	8.28	1.16	7.03	9.85	6.50	11.81	10.60
9 ".....	3.05	4.10	3.76	2.10	3.77	0.45	2.86	4.21	2.89	6.09	4.50
10 ".....	1.78	2.67	2.05	1.02	2.63	0.17	1.82	2.42	1.62	4.42	2.30
11-15 ".....	1.66	2.92	2.26	1.04	3.66	0.15	1.45	2.14	1.40	4.68	1.78
16-20 ".....	0.17	0.21	0.27	0.16	0.53	0.02	0.23	0.17	0.14	0.35	0.19
21 and over.....	0.05	0.12	0.04	0.07	0.19	1	0.05	0.04	0.02	0.07	0.02
Not stated.....	0.16	0.03	0.03	0.07	1	1	1	0.12	0.19	0.30	0.30

1 Less than 0.01 per cent.

TABLE 1. Percentage distribution of households according to number of rooms occupied, rural and urban, Canada and provinces, and cities of 30,000 population and over, 1931—Con.

No. of Rooms	Wind- sor, Ont.	Kitch- ener, Ont.	Brant- ford, Ont.	Winni- peg, Man.	Re- gina, Sask.	Saska- toon, Sask.	Cal- gary, Alta.	Edmon- ton, Alta.	Van- couver, B.C.	Vic- toria, B.C.
	p.c.	p.c.	p.c.	p.c.	p.c.	p.c.	p.c.	p.c.	p.c.	p.c.
All households.....	100-00	100-00	100-00	100-00	100-00	103-00	100-00	100-00	100-00	100-00
Households with—										
1 room.....	1-36	1-70	1-26	3-77	7-46	6-21	5-89	7-12	5-04	6-52
2 rooms.....	3-93	4-34	2-28	6-90	9-61	7-34	8-98	8-18	7-71	4-73
3 ".....	8-19	9-54	3-31	12-69	10-34	8-20	10-53	9-13	10-28	8-18
4 ".....	9-37	8-12	6-81	13-81	15-79	14-90	12-95	17-30	23-39	13-70
5 ".....	22-72	8-39	12-68	20-26	20-83	10-68	21-85	20-37	19-25	22-22
6 ".....	27-40	29-90	35-31	18-40	17-13	17-81	19-34	17-54	16-00	10-53
7 ".....	13-38	20-63	20-61	10-79	8-78	12-38	9-47	10-52	9-06	11-51
8 ".....	8-42	10-45	9-88	5-90	4-74	6-32	6-15	5-34	4-89	6-99
9 ".....	2-69	3-46	3-97	3-21	2-13	3-05	2-02	1-85	1-92	2-67
10 ".....	1-42	1-63	2-02	2-12	1-79	1-70	1-19	1-19	1-06	1-84
11-15 ".....	0-98	1-17	1-59	1-86	1-12	1-21	1-11	0-96	0-94	1-33
16-20 ".....	0-10	0-11	0-12	0-10	0-08	0-14	0-12	0-13	0-12	0-34
21 and over.....	1	1	1	0-02	0-02	0-03	0-01	0-05	0-07	0-05
Not stated.....	0-04	0-56	0-16	0-17	0-18	1-03	0-39	0-32	0-27	0-39

¹ Less than 0.01 per cent.

TABLE 2. Number of dwellings and percentage distribution according to material of construction, Canada and provinces, 1891-1931

Year	Canada	Prince Edward Island	Nova Scotia	New Brun- swick	Quebec	Ontario	Mani- toba	Sask- atche- wan	Alberta	British Col- umbia
TOTAL DWELLINGS										
1891.....	856,607	18,389	70,102	54,718	246,044	406,948	30,790	-	-	20,016
1901.....	1,018,015	18,530	85,313	58,226	291,427	445,310	49,784	17,645	14,842	36,938
1911.....	1,408,689	18,237	93,784	60,930	340,186	529,190	85,720	118,283	87,672	74,877
1921.....	1,764,012	18,628	102,807	70,428	398,267	637,552	117,541	163,601	136,125	119,003
1931.....	1,984,286	18,521	101,630	72,197	387,052	745,889	134,663	192,752	165,366	166,216

P.C. CONSTRUCTED OF WOOD

1891.....	80-16	99-32	98-55	97-23	76-47	74-81	90-24	-	-	81-81
1901.....	72-56	98-32	98-45	94-56	69-69	63-11	86-95	71-88	71-33	83-06
1911.....	74-31	99-11	98-46	98-28	66-03	57-81	89-54	94-81	96-21	97-37
1921.....	72-93	99-37	98-56	97-38	65-66	51-19	92-45	95-41	96-01	96-32
1931.....	70-25	98-96	98-57	97-56	65-44	46-28	87-98	94-16	94-00	91-22

P.C. CONSTRUCTED OF BRICK

1891.....	15-34	0-39	0-33	1-55	17-66	20-94	3-46	-	-	1-90
1901.....	16-16	0-28	0-36	1-31	18-57	23-64	5-07	2-76	0-65	2-53
1911.....	20-05	0-37	1-08	1-42	27-44	33-69	5-93	1-29	1-34	1-45
1921.....	21-71	0-35	0-74	1-80	27-76	40-22	5-03	1-97	2-22	1-52
1931.....	23-16	0-52	0-55	1-66	28-63	44-26	5-49	1-94	2-18	1-25

P.C. CONSTRUCTED OF STONE, CONCRETE, ETC.

1891.....	4-50	0-29	1-12	1-22	5-87	4-25	6-30	-	-	16-29
1901.....	11-28	1-40	1-19	4-13	11-74	13-25	7-98	25-36	28-02	14-41
1911.....	5-64	0-52	0-46	0-30	6-53	8-50	4-53	3-90	2-45	1-18
1921.....	5-36	0-28	0-70	0-84	6-53	8-59	2-52	2-62	1-77	2-16
1931.....	6-59	0-52	0-88	0-78	5-93	9-46	6-53	3-90	3-22	7-53

TABLE 3. Number of dwellings and percentage distribution according to material of construction, rural and urban, Canada and provinces, and cities of 30,000 population and over, 1931 and 1921

Province or City	1931				1921			
	Total Dwellings	P.C. Constructed of—			Total Dwellings	P.C. Constructed of—		
		Wood	Brick	Stone, Concrete, etc.		Wood	Brick	Stone, Concrete, etc.
CANADA—								
Rural	1,002,397	86.58	9.25	4.17	920,424	88.59	7.90	3.51
Prince Edward Island.....	14,390	99.33	0.13	0.54	14,620	99.76	0.09	0.15
Nova Scotia.....	59,734	99.72	0.06	0.22	62,008	99.75	0.03	0.22
New Brunswick.....	51,431	99.38	0.23	0.39	49,372	99.05	0.40	0.55
Quebec.....	175,833	92.13	4.99	2.88	177,575	94.12	3.67	2.21
Ontario.....	304,589	65.07	26.45	8.48	274,429	69.55	23.02	7.43
Manitoba.....	78,787	93.58	2.42	4.00	70,558	95.40	2.06	2.54
Saskatchewan.....	131,188	97.66	0.54	1.80	116,636	97.20	0.52	2.28
Alberta.....	105,508	98.21	0.34	1.45	87,401	97.70	0.49	1.81
British Columbia.....	80,937	95.45	0.28	4.27	67,825	97.24	0.43	2.33
Urban	981,889	53.57	37.37	9.06	843,588	55.84	36.79	7.37
Prince Edward Island.....	4,131	97.68	1.89	0.43	4,008	97.96	1.32	0.72
Nova Scotia.....	41,896	96.94	1.24	1.82	40,799	96.75	1.82	1.43
New Brunswick.....	20,766	93.06	5.18	1.76	21,056	93.41	5.07	1.52
Quebec.....	211,219	43.23	48.31	8.46	220,692	42.76	47.15	10.09
Ontario.....	441,300	33.32	56.55	10.13	363,123	37.31	53.21	9.48
Manitoba.....	55,876	80.10	9.82	10.08	46,983	88.02	9.49	2.49
Saskatchewan.....	61,564	84.10	4.93	10.97	47,025	90.99	5.57	3.44
Alberta.....	59,858	88.25	5.42	6.33	48,724	92.97	5.33	1.70
British Columbia.....	85,279	87.21	2.17	10.62	51,178	95.10	2.98	1.92
Cities of 30,000 population and over—								
Halifax, N.S.....	8,980	90.60	2.86	6.54	9,225	89.04	6.20	4.76
Saint John, N.B.....	5,899	89.15	9.27	1.58	6,980	87.64	10.44	1.92
Montreal, Que.....	71,997	6.48	80.22	13.30	94,895	10.75	72.30	16.95
Quebec, Que.....	13,144	16.34	74.19	9.47	15,613	23.74	68.44	7.82
Verdun, Que.....	4,893	5.60	89.99	4.41	4,730	9.75	87.61	2.64
Three Rivers, Que.....	3,857	45.45	47.37	7.18	3,502	65.93	26.27	7.80
Toronto, Ont.....	120,419	4.86	84.99	10.15	98,595	6.65	80.46	12.89
Hamilton, Ont.....	32,155	33.33	63.75	2.92	24,126	32.34	63.95	3.71
Ottawa, Ont.....	22,000	25.64	68.66	5.70	19,602	31.01	62.69	6.30
London, Ont.....	16,412	23.88	60.05	11.07	14,176	38.94	58.25	2.81
Windsor, Ont.....	11,891	48.11	42.87	9.02	7,800	68.71	22.09	9.20
Kitchener, Ont.....	5,990	5.46	91.22	3.32	4,201	9.38	85.57	5.05
Brantford, Ont.....	6,953	13.98	81.04	4.98	6,619	16.45	78.00	5.55
Winnipeg, Man.....	35,778	76.77	9.97	13.26	29,895	83.16	9.34	2.50
Regina, Sask.....	9,635	67.44	9.07	23.49	6,191	82.44	13.00	4.56
Saskatoon, Sask.....	8,275	74.51	4.56	20.93	5,290	91.11	6.64	2.25
Calgary, Alta.....	16,292	81.68	6.69	11.63	13,031	90.87	7.50	1.63
Edmonton, Alta.....	16,029	88.06	5.81	6.13	12,445	94.70	4.44	0.86
Vancouver, B.C.....	50,194	83.93	1.79	14.28	21,489	94.69	3.35	1.96
Victoria, B.C.....	9,045	86.06	6.10	7.84	8,595	90.82	6.48	2.70

TABLE 4. Numerical distribution of households according to type of dwelling, rural and urban, Canada and provinces, and cities of 30,000 population and over, 1931

Province or City	All Types of Dwellings ¹	Single Houses	Semi-Detached	Apartments and Flats	Rows or Terraces	Hotels and Rooming Houses	Other and Not Specified
CANADA	2,266,071	1,718,460	159,573	338,187	36,408	6,575	6,868
Prince Edward Island.....	18,774	17,327	1,116	193	97	36	5
Nova Scotia.....	108,988	93,787	7,086	6,907	894	204	110
New Brunswick.....	80,522	64,666	2,998	12,515	113	179	51
Quebec.....	538,161	271,160	34,931	220,553	8,825	1,678	1,014
Ontario.....	813,908	624,210	105,240	57,637	23,070	1,817	1,934
Manitoba.....	149,494	132,573	2,530	12,113	1,333	464	481
Saskatchewan.....	200,372	191,673	1,452	5,913	327	446	561
Alberta.....	174,692	163,276	1,932	7,763	517	535	669
British Columbia.....	181,160	159,788	2,288	14,593	1,232	1,216	2,043
Rural	1,019,582	982,948	18,298	9,507	1,179	1,449	6,201
Prince Edward Island.....	14,490	14,312	136	26	-	14	2
Nova Scotia.....	60,991	59,261	1,147	374	50	64	95
New Brunswick.....	52,885	50,677	799	1,281	19	58	51
Quebec.....	179,647	172,703	2,756	2,686	149	361	992
Ontario.....	311,317	293,599	11,437	3,576	436	453	1,816
Manitoba.....	79,573	78,259	356	341	79	103	435
Saskatchewan.....	132,624	131,476	482	206	18	35	407
Alberta.....	106,405	104,810	540	277	145	84	549
British Columbia.....	81,650	77,851	645	740	283	277	1,854
Urban	1,246,489	735,512	141,275	328,680	35,229	5,126	667
Prince Edward Island.....	4,284	3,015	980	167	97	22	3
Nova Scotia.....	47,997	34,526	5,939	6,533	844	140	15
New Brunswick.....	27,637	13,989	2,199	11,234	94	121	-
Quebec.....	358,514	98,457	32,175	217,867	8,676	1,317	22
Ontario.....	502,591	330,611	93,803	54,061	22,634	1,364	118
Manitoba.....	69,921	54,314	2,174	11,772	1,254	361	46
Saskatchewan.....	67,748	60,197	970	5,707	309	411	154
Alberta.....	68,287	58,466	1,392	7,486	372	451	120
British Columbia.....	99,510	81,937	1,043	13,853	949	939	189
Cities of 30,000 population and over—							
Halifax, N.S.....	12,190	6,619	1,503	3,481	544	43	-
Saint John, N.B.....	10,922	1,969	344	8,492	85	32	-
Montreal, Que.....	171,317	9,469	9,231	147,347	4,762	503	5
Quebec, Que.....	23,123	4,063	3,588	14,339	1,053	80	-
Verdun, Que.....	13,917	427	433	13,026	28	3	-
Three Rivers, Que.....	6,207	1,308	1,009	3,420	454	10	-
Toronto, Ont.....	149,966	51,015	64,590	20,881	13,052	377	51
Hamilton, Ont.....	37,262	26,478	4,682	4,513	1,544	43	2
Ottawa, Ont.....	27,699	12,936	4,746	6,354	3,622	39	2
London, Ont.....	17,578	14,976	992	1,395	186	28	1
Windsor, Ont.....	14,921	10,357	495	3,791	257	20	1
Kitchener, Ont.....	7,202	5,778	473	758	180	13	-
Brantford, Ont.....	7,498	6,402	650	368	67	10	1
Winnipeg, Man.....	48,553	35,043	1,735	10,361	1,155	252	7
Regina, Sask.....	12,064	9,778	172	1,945	122	45	2
Saskatoon, Sask.....	9,762	8,240	68	1,292	98	53	11
Calgary, Alta.....	20,531	16,422	397	3,323	223	146	20
Edmonton, Alta.....	18,997	15,313	631	2,839	85	114	15
Vancouver, B.C.....	61,250	48,656	1,067	10,375	432	601	119
Victoria, B.C.....	10,517	8,401	104	1,599	327	79	7

¹ Exclusive of institutions.

TABLE 5. Percentage distribution of households according to type of dwelling, rural and urban, Canada and provinces, and cities of 30,000 population and over, 1931

Province or City	All Types of Dwellings	Single Houses	Semi-Detached	Apartments and Flats	Rows or Terraces	Hotels and Rooming Houses	Other and Not Specified
CANADA	100.00	75.83	7.04	14.92	1.61	0.29	0.31
Prince Edward Island.....	100.00	92.29	5.94	1.03	0.52	0.19	0.03
Nova Scotia.....	100.00	86.05	6.50	6.34	0.82	0.19	0.10
New Brunswick.....	100.00	80.31	3.72	15.54	0.14	0.23	0.06
Quebec.....	100.00	50.39	6.49	40.98	1.64	0.31	0.19
Ontario.....	100.00	76.69	12.93	7.08	2.84	0.22	0.24
Manitoba.....	100.00	88.68	1.69	8.10	0.89	0.31	0.33
Saskatchewan.....	100.00	95.66	0.72	2.96	0.16	0.22	0.28
Alberta.....	100.00	93.47	1.11	4.44	0.30	0.30	0.38
British Columbia.....	100.00	88.20	1.26	8.06	0.68	0.67	1.13
Rural	100.00	96.41	1.79	0.93	0.12	0.14	0.61
Prince Edward Island.....	100.00	98.77	0.94	0.18	-	0.10	0.01
Nova Scotia.....	100.00	97.16	1.88	0.61	0.08	0.11	0.16
New Brunswick.....	100.00	95.82	1.51	2.42	0.04	0.11	0.10
Quebec.....	100.00	96.13	1.54	1.50	0.08	0.20	0.55
Ontario.....	100.00	94.31	3.67	1.15	0.14	0.15	0.58
Manitoba.....	100.00	98.35	0.45	0.43	0.10	0.13	0.54
Saskatchewan.....	100.00	99.13	0.36	0.16	0.01	0.03	0.31
Alberta.....	100.00	98.50	0.51	0.26	0.14	0.08	0.51
British Columbia.....	100.00	95.35	0.79	0.90	0.35	0.34	2.27
Urban	100.00	59.01	11.33	26.37	2.83	0.41	0.05
Prince Edward Island.....	100.00	70.38	22.88	3.90	2.26	0.51	0.07
Nova Scotia.....	100.00	71.94	12.37	13.61	1.76	0.29	0.03
New Brunswick.....	100.00	50.62	7.96	40.65	0.34	0.43	-
Quebec.....	100.00	27.46	8.97	60.77	2.42	0.37	0.01
Ontario.....	100.00	65.78	18.67	10.76	4.50	0.27	0.02
Manitoba.....	100.00	77.68	3.11	16.84	1.79	0.52	0.06
Saskatchewan.....	100.00	88.85	1.43	8.42	0.46	0.61	0.23
Alberta.....	100.00	85.62	2.04	10.96	0.54	0.66	0.18
British Columbia.....	100.00	82.34	1.65	13.92	0.95	0.95	0.19
Cities of 30,000 population and over—							
Halifax, N.S.....	100.00	54.30	12.34	28.55	4.46	0.35	-
Saint John, N.B.....	100.00	18.03	3.15	77.75	0.78	0.29	-
Montreal, Que.....	100.00	5.53	5.39	86.01	2.78	0.29	1
Quebec, Que.....	100.00	17.57	15.52	62.01	4.55	0.35	-
Verdun, Que.....	100.00	3.07	3.11	93.60	0.20	0.02	-
Three Rivers, Que.....	100.00	21.07	16.26	55.10	7.31	0.26	-
Toronto, Ont.....	100.00	34.02	43.07	13.92	8.70	0.25	0.04
Hamilton, Ont.....	100.00	71.06	12.56	12.11	4.14	0.12	0.01
Ottawa, Ont.....	100.00	46.70	17.13	22.94	13.08	0.14	0.01
London, Ont.....	100.00	85.20	5.64	7.93	1.06	0.16	0.01
Windsor, Ont.....	100.00	69.41	3.32	25.41	1.72	0.13	0.01
Kitchener, Ont.....	100.00	80.23	6.57	10.52	2.50	0.18	-
Brantford, Ont.....	100.00	85.38	8.67	4.91	0.89	0.14	0.01
Winnipeg, Man.....	100.00	72.18	3.57	21.34	2.38	0.52	0.01
Regina, Sask.....	100.00	81.05	1.43	16.12	1.01	0.37	0.02
Saskatoon, Sask.....	100.00	84.41	0.70	13.24	1.00	0.54	0.11
Calgary, Alta.....	100.00	79.99	1.93	16.18	1.09	0.71	0.10
Edmonton, Alta.....	100.00	80.61	3.32	14.94	0.45	0.60	0.08
Vancouver, B.C.....	100.00	79.44	1.74	16.94	0.71	0.98	0.19
Victoria, B.C.....	100.00	79.88	0.99	15.20	3.11	0.75	0.07

1 Less than 0.01 per cent.

TABLE 6. Percentage distribution of population in households according to type of dwelling, rural and urban, Canada and provinces, and cities of 30,000 population and over, 1931

Province or City	Total Population in Households	Percentage of the Population Living in—					
		Single Houses	Semi-Detached	Apartments and Flats	Rows or Terraces	Hotels and Rooming Houses	Other and Not Specified Lodgings
CANADA	10,152,844	76.32	7.07	13.56	1.70	0.90	0.45
Prince Edward Island.....	87,004	92.11	5.74	0.77	0.55	0.79	0.04
Nova Scotia.....	504,132	85.75	7.14	5.51	0.88	0.49	0.23
New Brunswick.....	402,344	82.77	3.48	12.89	0.13	0.60	0.13
Quebec.....	2,790,748	54.73	6.32	36.31	1.02	0.78	0.24
Ontario.....	3,373,110	77.23	13.41	5.12	3.19	0.68	0.37
Manitoba.....	638,022	90.30	1.80	5.37	0.95	0.93	0.65
Saskatchewan.....	909,815	96.48	0.64	1.75	0.15	0.54	0.44
Alberta.....	722,152	94.30	1.06	2.82	0.29	1.06	0.47
British Columbia.....	675,517	87.47	1.22	5.45	0.65	3.34	1.87
Rural	4,732,362	96.25	1.67	0.78	0.10	0.33	0.87
Prince Edward Island.....	66,955	98.54	0.78	0.17	-	0.50	0.01
Nova Scotia.....	278,348	96.93	1.82	0.53	0.10	0.23	0.39
New Brunswick.....	275,900	96.27	1.32	1.94	0.03	0.26	0.18
Quebec.....	1,041,952	96.54	1.30	1.21	0.08	0.30	0.57
Ontario.....	1,317,779	94.14	3.63	0.87	0.13	0.37	0.86
Manitoba.....	380,759	97.73	0.44	0.38	0.11	0.23	1.11
Saskatchewan.....	628,006	98.97	0.34	0.14	0.01	0.05	0.49
Alberta.....	449,153	98.02	0.48	0.26	0.15	0.45	0.64
British Columbia.....	293,510	93.01	0.82	0.69	0.31	1.11	4.06
Urban	5,420,482	58.92	11.79	24.72	3.09	1.40	0.08
Prince Edward Island.....	20,049	70.64	22.29	2.81	2.38	1.72	0.16
Nova Scotia.....	225,784	71.96	13.70	11.66	1.84	0.81	0.03
New Brunswick.....	126,444	53.32	8.19	36.77	0.34	1.38	-
Quebec.....	1,748,796	29.82	9.31	57.23	2.53	1.07	0.04
Ontario.....	2,055,531	66.38	19.69	7.83	5.15	0.89	0.06
Manitoba.....	307,263	81.08	3.48	11.55	2.00	1.82	0.07
Saskatchewan.....	281,809	90.94	1.29	5.38	0.46	1.63	0.30
Alberta.....	272,999	88.19	2.02	7.03	0.51	2.07	0.18
British Columbia.....	382,007	83.21	1.51	9.10	0.92	5.07	0.19
Cities of 30,000 population and over—							
Halifax, N.S.....	56,078	55.30	13.31	25.00	4.98	1.41	-
Saint John, N.B.....	46,402	18.64	3.38	76.05	0.82	1.11	-
Montreal, Que.....	794,384	6.26	5.94	83.69	3.04	1.07	-
Quebec, Que.....	123,255	18.57	16.16	59.40	4.74	1.13	-
Verdun, Que.....	59,494	3.51	3.40	92.84	0.21	0.04	-
Three Rivers, Que.....	33,996	22.05	16.78	52.98	7.52	0.67	-
Toronto, Ont.....	619,987	34.42	45.17	9.52	9.82	0.98	0.09
Hamilton, Ont.....	153,829	73.39	13.22	8.46	4.58	0.33	0.02
Ottawa, Ont.....	122,282	49.12	19.23	15.73	15.36	0.55	0.01
London, Ont.....	68,388	86.70	6.00	5.55	1.26	0.48	0.01
Windsor, Ont.....	62,538	74.52	3.36	20.00	1.70	0.41	0.01
Kitchener, Ont.....	30,372	82.85	6.98	7.17	2.33	0.67	-
Brantford, Ont.....	29,671	86.22	9.05	3.30	1.11	0.31	0.01
Winnipeg, Man.....	215,317	76.80	4.05	14.47	2.66	1.09	0.03
Regina, Sask.....	52,022	86.01	1.50	9.95	1.03	1.37	0.14
Saskatoon, Sask.....	42,190	87.66	0.79	8.31	1.04	2.09	0.11
Calgary, Alta.....	82,134	83.81	1.97	10.76	1.06	2.26	0.14
Edmonton, Alta.....	77,400	84.63	3.38	8.95	0.41	2.58	0.05
Vancouver, B.C.....	240,052	80.47	1.55	11.18	0.72	5.93	0.15
Victoria, B.C.....	37,041	83.76	0.84	8.44	3.53	3.36	0.07

¹ Less than 0.01 per cent.

TABLE 7. Number per household of persons, children and rooms, and number of rooms per person, by type of dwelling, Canada, provinces and cities of 30,000 population and over, 1931

Province or City	No. of Persons per Household				No. of Children per Household ¹			
	Single Houses	Semi-Detached	Apartments and Flats	Rows or Terraces	Single Houses	Semi-Detached	Apartments and Flats	Rows or Terraces
CANADA	4.51	4.50	4.07	4.74	2.19	2.03	1.84	2.07
Prince Edward Island.....	4.63	4.47	3.49	4.92	2.20	2.13	1.14	2.25
Nova Scotia.....	4.61	5.08	4.03	4.96	2.22	2.68	1.79	2.54
New Brunswick.....	5.15	4.67	4.14	4.58	2.68	2.24	1.88	2.31
Quebec.....	5.63	5.05	4.59	5.11	3.26	2.62	2.29	2.39
Ontario.....	4.17	4.30	2.99	4.66	1.84	1.81	0.94	2.02
Manitoba.....	4.69	4.89	3.05	4.91	2.32	2.09	0.97	1.78
Saskatchewan.....	4.58	4.00	2.70	4.17	2.33	1.63	0.78	1.71
Alberta.....	4.17	3.96	2.62	3.98	1.98	1.60	0.77	1.74
British Columbia.....	3.70	3.59	2.52	3.58	1.51	1.34	0.66	0.96
Cities of 30,000 population and over-								
Halifax, N.S.....	4.69	4.96	4.03	5.13	2.09	2.26	1.75	2.56
Saint John, N.B.....	4.39	4.56	4.16	4.49	1.89	2.17	1.90	2.25
Montreal, Que.....	5.25	5.11	4.51	5.06	2.58	2.55	2.19	2.17
Quebec, Que.....	5.63	5.55	5.11	5.55	3.11	3.10	2.78	2.66
Verdun, Que.....	4.89	4.67	4.24	4.64	2.57	2.48	2.05	2.13
Three Rivers, Que.....	5.73	5.66	5.27	5.63	3.22	3.27	2.91	3.33
Toronto, Ont.....	4.18	4.34	2.83	4.67	1.65	1.76	0.83	1.95
Hamilton, Ont.....	4.26	4.34	2.88	4.57	1.81	1.84	0.85	2.03
Ottawa, Ont.....	4.64	4.95	3.03	5.19	2.12	2.48	0.99	2.52
London, Ont.....	3.96	4.13	2.72	4.65	1.62	1.44	0.69	1.56
Windsor, Ont.....	4.50	4.25	3.30	4.14	2.00	1.79	1.12	1.64
Kitchener, Ont.....	4.36	4.48	2.87	3.93	1.92	2.11	0.86	1.53
Brantford, Ont.....	4.00	4.13	2.66	4.94	1.69	1.76	0.73	2.02
Winnipeg, Man.....	4.72	5.02	3.01	4.96	2.10	1.97	0.91	1.68
Regina, Sask.....	4.53	4.54	2.66	4.39	2.05	1.93	0.73	1.79
Saskatoon, Sask.....	4.49	4.90	2.71	4.50	2.00	1.64	0.70	1.68
Calgary, Alta.....	4.19	4.07	2.66	3.92	1.73	1.52	0.77	1.41
Edmonton, Alta.....	4.28	4.14	2.44	3.74	1.94	1.67	0.65	1.41
Vancouver, B.C.....	3.97	3.48	2.59	3.99	1.64	1.21	0.69	1.19
Victoria, B.C.....	3.69	3.00	1.96	4.00	1.46	1.09	0.40	0.76

Province or City	No. of Rooms per Household				No. of Rooms per Person			
	Single Houses	Semi-Detached	Apartments and Flats	Rows or Terraces	Single Houses	Semi-Detached	Apartments and Flats	Rows or Terraces
CANADA	5.77	5.87	4.80	5.68	1.28	1.30	1.18	1.20
Prince Edward Island.....	7.57	6.48	5.05	6.25	1.64	1.45	1.45	1.27
Nova Scotia.....	6.79	5.63	4.51	5.18	1.47	1.11	1.12	1.04
New Brunswick.....	6.93	6.34	5.69	6.19	1.35	1.36	1.37	1.35
Quebec, Que.....	6.35	6.15	5.24	6.25	1.13	1.22	1.14	1.22
Ontario.....	6.50	5.87	4.19	5.71	1.56	1.36	1.40	1.22
Manitoba.....	4.92	4.81	3.46	4.55	1.05	0.98	1.14	0.93
Saskatchewan.....	4.31	4.53	2.79	4.84	0.94	1.13	1.03	1.16
Alberta.....	4.20	4.56	2.67	3.52	1.01	1.15	1.02	0.88
British Columbia.....	4.69	4.44	2.97	3.61	1.27	1.24	1.18	1.01
Cities of 30,000 population and over-								
Halifax, N.S.....	6.23	5.67	4.41	5.33	1.33	1.14	1.09	1.04
Saint John, N.B.....	7.21	6.02	5.73	6.29	1.64	1.45	1.38	1.40
Montreal, Que.....	6.82	6.29	5.26	6.10	1.30	1.23	1.17	1.21
Quebec, Que.....	6.70	6.02	5.40	7.56	1.20	1.08	1.06	1.36
Verdun, Que.....	5.83	5.47	4.76	6.64	1.20	1.17	1.12	1.46
Three Rivers, Que.....	6.54	5.70	5.33	5.47	1.14	1.01	1.01	0.97
Toronto, Ont.....	6.50	5.87	3.96	5.43	1.55	1.35	1.40	1.16
Hamilton, Ont.....	6.13	5.75	4.03	5.63	1.44	1.32	1.39	1.23
Ottawa, Ont.....	7.30	6.67	4.79	6.58	1.57	1.35	1.58	1.27
London, Ont.....	6.51	6.48	4.50	6.31	1.64	1.67	1.65	1.36
Windsor, Ont.....	6.11	5.84	4.26	5.49	1.36	1.38	1.29	1.32
Kitchener, Ont.....	6.21	5.48	3.55	4.87	1.43	1.22	1.23	1.24
Brantford, Ont.....	6.38	5.80	3.84	4.84	1.60	1.40	1.45	0.98
Winnipeg, Man.....	5.75	4.81	3.48	4.53	1.22	0.96	1.16	0.91
Regina, Sask.....	5.19	5.29	2.72	4.84	1.13	1.17	1.02	1.10
Saskatoon, Sask.....	5.45	5.18	2.80	5.61	1.21	1.06	1.03	1.25
Calgary, Alta.....	5.38	5.01	2.80	3.90	1.28	1.23	1.05	0.99
Edmonton, Alta.....	5.33	4.90	2.39	5.27	1.25	1.18	0.98	1.41
Vancouver, B.C.....	5.24	4.59	2.99	4.15	1.32	1.32	1.16	1.04
Victoria, B.C.....	5.85	4.45	2.54	3.52	1.58	1.48	1.30	0.88

¹ Calculated for one-family households, since data on number of children are available only for this type of household.

TABLE 8. Number of households, number per household of persons, children and rooms, and number of rooms per person, by tenure, rural and urban, Canada and provinces, 1931

Province	No. of Households			No. of Persons per Household		
	Total	Rural	Urban	Total	Rural	Urban
CANADA	2,252,729	1,012,014	1,240,715	4.45	4.62	4.30
Prince Edward Island.....	18,734	14,475	4,259	4.61	4.60	4.62
Nova Scotia.....	108,674	60,832	47,842	4.61	4.55	4.68
New Brunswick.....	80,292	52,776	27,516	4.07	5.20	4.53
Quebec.....	535,472	178,294	357,178	5.16	5.79	4.84
Ontario.....	810,157	309,048	501,109	4.12	4.21	4.06
Manitoba.....	148,590	79,074	69,516	4.50	4.75	4.34
Saskatchewan.....	199,385	132,202	67,183	4.52	4.73	4.11
Alberta.....	173,502	105,772	67,730	4.10	4.20	3.94
British Columbia.....	177,923	79,541	98,382	3.60	3.50	3.68
Owners	1,362,896	797,812	565,084	4.57	4.73	4.34
Prince Edward Island.....	15,871	13,474	2,397	4.61	4.62	4.54
Nova Scotia.....	75,208	52,216	22,992	4.57	4.55	4.63
New Brunswick.....	54,117	43,390	10,727	5.15	5.30	4.65
Quebec.....	256,629	150,562	106,067	5.69	5.99	5.26
Ontario.....	497,242	233,527	263,715	4.13	4.23	4.04
Manitoba.....	94,976	59,829	35,147	4.73	4.85	4.53
Saskatchewan.....	143,290	106,546	36,744	4.69	4.81	4.31
Alberta.....	121,491	85,470	36,021	4.25	4.29	4.18
British Columbia.....	104,072	52,798	51,274	3.68	3.53	3.84
Tenants	889,833	214,202	675,631	4.26	4.21	4.27
Prince Edward Island.....	2,893	1,001	1,862	4.59	4.35	4.72
Nova Scotia.....	33,466	8,616	24,850	4.68	4.53	4.73
New Brunswick.....	26,175	93,388	16,789	4.62	4.78	4.52
Quebec.....	278,843	27,732	251,111	4.67	4.74	4.67
Ontario.....	312,915	75,521	237,394	4.11	4.17	4.09
Manitoba.....	53,614	19,245	34,369	4.25	4.44	4.14
Saskatchewan.....	56,095	25,650	30,439	4.09	4.36	3.87
Alberta.....	52,011	20,302	31,709	3.74	3.84	3.67
British Columbia.....	73,851	26,743	47,108	3.49	3.45	3.51

Province	No. of Children per Household ¹			No. of Rooms per Household			No. of Rooms per Person		
	Total	Rural	Urban	Total	Rural	Urban	Total	Rural	Urban
CANADA	2.20	2.41	2.02	5.63	5.48	5.75	1.27	1.19	1.34
Prince Edward Island.....	2.31	2.33	2.22	7.47	7.58	7.12	1.62	1.65	1.54
Nova Scotia.....	2.35	2.33	2.37	6.55	6.77	6.28	1.42	1.49	1.34
New Brunswick.....	2.65	2.88	2.21	6.72	6.73	6.68	1.35	1.29	1.47
Quebec.....	2.87	3.54	2.54	5.88	6.06	5.79	1.14	1.05	1.20
Ontario.....	1.84	1.97	1.76	6.23	6.46	6.09	1.51	1.53	1.50
Manitoba.....	2.26	2.53	1.96	4.80	4.41	5.24	1.05	0.93	1.21
Saskatchewan.....	2.33	2.54	1.91	4.26	3.98	4.81	0.94	0.84	1.17
Alberta.....	1.97	2.11	1.76	4.14	3.70	4.82	1.01	0.88	1.22
British Columbia.....	1.49	1.47	1.51	4.54	4.11	4.89	1.20	1.17	1.33
Owners	2.22	2.41	1.96	6.06	5.70	6.57	1.33	1.21	1.51
Prince Edward Island.....	2.17	2.20	2.00	7.73	7.72	7.79	1.68	1.67	1.72
Nova Scotia.....	2.16	2.17	2.15	7.09	6.98	7.35	1.55	1.53	1.59
New Brunswick.....	2.62	2.77	2.03	7.19	7.03	7.83	1.40	1.33	1.72
Quebec.....	3.24	3.54	2.82	6.62	6.28	7.09	1.16	1.05	1.35
Ontario.....	1.76	1.89	1.65	6.81	6.80	6.82	1.65	1.61	1.69
Manitoba.....	2.37	2.54	2.07	5.02	4.44	6.01	1.06	0.92	1.33
Saskatchewan.....	2.41	2.54	2.03	4.38	4.03	5.38	0.93	0.84	1.25
Alberta.....	2.07	2.13	1.91	4.27	3.74	5.51	1.00	0.87	1.32
British Columbia.....	1.54	1.47	1.60	4.93	4.33	5.54	1.34	1.23	1.44
Tenants	1.96	2.02	1.94	4.96	4.64	5.06	1.16	1.10	1.18
Prince Edward Island.....	2.22	2.20	2.23	6.07	5.75	6.25	1.32	1.32	1.32
Nova Scotia.....	2.38	2.36	2.38	5.34	5.50	5.29	1.14	1.21	1.12
New Brunswick.....	2.31	2.56	2.17	5.14	5.36	5.95	1.24	1.12	1.32
Quebec.....	2.35	2.59	2.32	5.20	4.82	5.24	1.11	1.02	1.12
Ontario.....	1.77	1.94	1.72	5.31	5.40	5.29	1.29	1.29	1.29
Manitoba.....	1.88	2.22	1.69	4.40	4.32	4.45	1.04	0.97	1.07
Saskatchewan.....	1.92	2.19	1.69	3.97	3.78	4.13	0.97	0.87	1.07
Alberta.....	1.59	1.71	1.51	3.83	3.52	4.03	1.03	0.92	1.10
British Columbia.....	1.31	1.30	1.31	4.00	3.67	4.19	1.15	1.06	1.19

¹ Children of lodging families not included in owner and tenant classification. These total 176,810 or 0.08 per household in all Canada.

TABLE 9. Number of households, number per household of persons, children¹ and rooms, and number of rooms per person, by tenure, cities of 30,000 population and over, 1931

City	No. of Households	No. of Persons per Household	No. of Children per Household	No. of Rooms per Household	No. of Rooms per Person
TOTAL					
Halifax, N.S.	12,147	4.55	2.14	5.60	1.23
Saint John, N.B.	10,890	4.21	1.98	6.03	1.43
Montreal, Que.	170,811	4.60	2.28	5.43	1.18
Quebec, Que.	23,043	5.29	2.94	5.83	1.10
Verdun, Que.	13,914	4.27	2.12	4.82	1.13
Three Rivers, Que.	6,191	5.45	3.15	5.05	1.04
Toronto, Ont.	149,538	4.10	1.68	5.78	1.41
Hamilton, Ont.	37,217	4.12	1.77	5.80	1.41
Ottawa, Ont.	27,658	4.40	2.06	6.52	1.48
London, Ont.	17,549	3.88	1.59	6.34	1.64
Windsor, Ont.	14,900	4.18	1.83	5.62	1.34
Kitchener, Ont.	7,189	4.20	1.86	5.85	1.39
Brantford, Ont.	7,487	3.95	1.71	6.19	1.57
Winnipeg, Man.	48,294	4.37	1.90	5.20	1.19
Regina, Sask.	12,017	4.26	1.89	4.70	1.12
Saskatoon, Sask.	9,698	4.25	1.88	5.09	1.20
Calgary, Alta.	20,371	3.94	1.66	4.94	1.25
Edmonton, Alta.	18,868	3.99	1.79	4.87	1.22
Vancouver, B.C.	60,530	3.72	1.52	4.83	1.30
Victoria, B.C.	10,431	3.43	1.33	5.26	1.53
OWNERS					
Halifax, N.S.	4,271	4.63	1.95	7.18	1.55
Saint John, N.B.	2,560	3.99	1.64	7.18	1.80
Montreal, Que.	25,455	5.02	2.59	6.82	1.36
Quebec, Que.	5,829	5.80	3.25	7.26	1.25
Verdun, Que.	1,632	4.71	2.50	5.89	1.25
Three Rivers, Que.	1,715	5.81	3.29	6.66	1.15
Toronto, Ont.	69,463	4.20	1.66	6.77	1.61
Hamilton, Ont.	17,876	4.14	1.70	6.55	1.58
Ottawa, Ont.	9,746	4.46	1.95	7.71	1.73
London, Ont.	9,726	3.80	1.44	6.80	1.79
Windsor, Ont.	5,951	4.33	1.83	6.52	1.51
Kitchener, Ont.	4,070	4.36	1.91	6.77	1.55
Brantford, Ont.	4,036	3.86	1.55	6.77	1.75
Winnipeg, Man.	22,712	4.66	2.09	6.19	1.33
Regina, Sask.	6,048	4.58	2.08	5.64	1.23
Saskatoon, Sask.	5,189	4.46	1.99	5.88	1.32
Calgary, Alta.	10,526	4.23	1.83	5.89	1.39
Edmonton, Alta.	10,007	4.24	1.95	5.62	1.32
Vancouver, B.C.	30,884	3.89	1.61	5.52	1.42
Victoria, B.C.	4,890	3.53	1.31	6.13	1.74
TENANTS					
Halifax, N.S.	7,876	4.51	2.07	4.73	1.05
Saint John, N.B.	8,330	4.28	1.99	5.68	1.33
Montreal, Que.	145,356	4.53	2.15	5.18	1.16
Quebec, Que.	17,214	5.12	2.73	5.35	1.05
Verdun, Que.	12,282	4.22	2.02	4.68	1.11
Three Rivers, Que.	4,476	5.32	2.98	5.27	0.99
Toronto, Ont.	80,075	4.02	1.54	4.93	1.23
Hamilton, Ont.	19,341	4.10	1.69	5.11	1.25
Ottawa, Ont.	17,912	4.36	1.96	5.88	1.35
London, Ont.	7,823	3.98	1.61	5.77	1.45
Windsor, Ont.	8,949	4.08	1.69	5.02	1.23
Kitchener, Ont.	3,119	3.98	1.66	4.63	1.16
Brantford, Ont.	3,451	4.06	1.76	5.51	1.36
Winnipeg, Man.	25,582	4.11	1.58	4.32	1.05
Regina, Sask.	5,969	3.94	1.60	3.93	1.00
Saskatoon, Sask.	4,509	4.02	1.63	4.19	1.04
Calgary, Alta.	9,845	3.62	1.37	3.92	1.08
Edmonton, Alta.	8,861	3.72	1.52	4.03	1.09
Vancouver, B.C.	29,646	3.55	1.30	4.12	1.10
Victoria, B.C.	5,541	3.34	1.23	4.49	1.34

¹ Children of lodging families not included in owner and tenant classification. These total 48,677, averaging 0.07 per household in the above 20 cities.

TABLE 10. Composition and accommodation of households according to size, Montreal, Toronto and Winnipeg, 1931

No. of Persons per Household	Households				No. of Private Families	No. of Persons	No. of Lodgers (other than lodging families)	Rooms		
	Total	P.C. Providing Accommodation of—						Total	Per Household	Per Person
		One Room per Person	Less than One Room per Person	More than One Room per Person						
MONTREAL, QUE.										
Total.....	170,811	15.21	25.56	59.23	182,629	785,874	53,870	927,248	5.43	1.18
1.....	6,939	25.42	-	74.58	6,939	6,939	-	21,977	3.17	3.17
2.....	28,983	5.79	3.67	90.54	28,983	57,966	3,180	129,773	4.48	2.24
3.....	31,184	9.94	3.56	86.50	31,704	93,552	7,045	157,688	5.06	1.69
4.....	28,694	20.22	8.24	71.54	30,256	114,776	8,179	156,839	5.47	1.37
5.....	25,462	23.22	22.81	53.97	25,404	117,310	7,923	135,062	5.76	1.15
6.....	17,298	23.80	41.04	35.16	19,186	103,788	6,781	103,513	5.98	1.00
7.....	12,439	20.97	61.38	17.65	14,083	87,073	5,799	76,823	6.18	0.88
8.....	8,431	12.05	79.08	8.87	8,691	67,448	4,708	53,860	6.39	0.80
9.....	5,521	4.98	89.97	5.05	6,482	49,689	3,438	36,059	6.53	0.73
10.....	3,551	3.12	93.02	3.86	4,237	35,510	2,579	24,146	6.80	0.68
11.....	2,019	1.43	95.05	3.52	2,467	22,209	1,561	13,983	6.93	0.63
12.....	1,130	1.06	95.66	3.28	1,435	13,560	1,034	8,159	7.22	0.60
13.....	605	1.16	94.71	4.13	814	7,865	724	4,678	7.73	0.59
14.....	302	0.99	96.03	2.98	441	4,228	369	2,403	7.06	0.57
15.....	142	0.71	97.18	2.11	245	2,130	243	1,184	8.34	0.56
16 and over.....	111	1.80	91.89	6.31	262	1,831	307	1,101	9.92	0.60
TORONTO, ONT.										
Total.....	140,538	14.30	15.48	70.22	163,590	613,377	57,726	864,405	5.78	1.41
1.....	5,713	16.58	-	83.42	5,713	5,713	-	21,525	3.77	3.77
2.....	28,745	10.10	2.50	87.40	28,745	57,490	3,079	136,781	4.76	2.38
3.....	32,737	13.74	6.75	79.51	33,394	98,211	7,548	177,599	5.43	1.81
4.....	29,606	9.80	10.78	79.42	31,494	118,424	9,500	175,535	5.93	1.48
5.....	21,608	11.83	13.69	74.48	24,107	108,040	9,193	136,558	6.32	1.26
6.....	13,558	39.47	19.94	40.59	16,131	81,348	7,758	89,562	6.61	1.10
7.....	7,961	13.48	54.10	32.42	9,912	55,727	6,041	54,821	6.89	0.98
8.....	4,359	17.85	63.59	18.56	5,759	34,872	4,391	30,963	7.10	0.89
9.....	2,401	8.91	76.68	14.41	3,284	21,609	3,570	17,721	7.38	0.82
10.....	1,296	8.33	81.71	9.96	1,968	12,960	2,357	9,971	7.69	0.77
11.....	733	3.41	87.72	8.87	1,212	8,063	1,627	5,867	8.00	0.73
12.....	380	6.32	87.10	6.58	706	4,560	1,083	3,225	8.49	0.71
13.....	183	3.72	89.36	6.92	409	2,444	596	1,715	9.12	0.70
14.....	105	2.86	95.24	1.90	272	1,470	373	943	8.98	0.64
15.....	62	-	93.55	6.45	181	930	259	631	10.18	0.65
16 and over.....	86	-	94.19	5.81	303	1,516	351	988	11.49	0.65
WINNIPEG, MAN.										
Total.....	48,294	18.86	25.09	56.05	52,398	210,980	19,807	251,098	5.20	1.19
1.....	1,883	40.63	-	59.37	1,883	1,883	-	4,602	2.44	2.44
2.....	8,066	15.34	7.19	77.47	8,066	16,132	772	31,758	3.94	1.97
3.....	9,540	18.01	12.94	69.05	9,655	28,620	1,968	43,815	4.59	1.53
4.....	9,381	15.83	17.92	66.25	9,721	37,524	2,631	48,930	5.22	1.30
5.....	7,288	24.25	23.42	52.33	7,330	36,440	2,625	41,736	5.73	1.15
6.....	4,904	24.25	38.25	37.50	5,515	29,424	2,641	30,339	6.19	1.03
7.....	2,986	18.79	57.03	24.18	3,583	20,902	2,126	19,189	6.43	0.92
8.....	1,766	12.46	71.23	16.31	2,215	14,128	1,811	11,843	6.71	0.84
9.....	1,003	8.08	79.16	12.76	1,344	9,027	1,326	7,087	7.07	0.79
10.....	623	8.83	82.50	8.67	872	6,230	1,148	4,623	7.42	0.74
11.....	365	3.84	87.67	8.49	614	4,015	898	2,832	7.76	0.71
12.....	200	5.00	92.50	2.50	355	2,400	616	1,600	8.00	0.60
13.....	114	2.63	91.23	6.14	229	1,482	387	1,016	8.91	0.69
14.....	68	1.47	88.24	10.29	159	952	230	619	9.10	0.85
15.....	41	-	97.56	2.44	100	615	149	368	8.98	0.60
16 and over.....	66	3.03	93.94	3.03	257	1,206	279	741	11.23	0.67

TABLE 11. Numerical and percentage distribution of the population according to number of rooms per person, Montreal, Toronto and Winnipeg, 1931

Accommodation per Person	Persons Having Given Accommodation					
	No.			P.C.		
	Montreal, Que.	Toronto, Ont.	Winnipeg, Man.	Montreal, Que.	Toronto, Ont.	Winnipeg, Man.
Total	785,874	613,377	210,980	100.00	100.00	100.00
Living in less than 0.25 rooms per person.....	761	354	502	0.10	0.06	0.24
“ “ 0.25-0.49 rooms per person.....	28,590	8,587	7,047	3.64	1.40	3.34
“ “ 0.50-0.74 “ “ “.....	155,559	61,008	34,324	19.79	9.95	16.27
“ “ 0.75-0.99 “ “ “.....	133,208	78,310	33,520	16.95	12.77	15.89
“ “ 1.00-1.49 “ “ “.....	274,701	225,160	81,293	34.95	36.71	38.53
“ “ 1.50-1.99 “ “ “.....	95,728	113,900	30,028	12.18	18.57	14.23
“ “ 2.00-2.49 “ “ “.....	50,589	71,813	14,354	7.20	11.71	6.80
“ “ 2.50-2.99 “ “ “.....	19,782	19,768	4,547	2.52	3.22	2.16
“ “ 3.00-3.49 “ “ “.....	10,923	20,098	3,136	1.39	3.28	1.49
“ “ 3.50-3.99 “ “ “.....	3,981	4,757	876	0.51	0.77	0.42
“ “ 4.00-4.49 “ “ “.....	2,918	4,531	519	0.37	0.74	0.25
“ “ 4.50-4.99 “ “ “.....	453	1,380	153	0.06	0.22	0.07
“ “ 5.00-5.49 “ “ “.....	1,116	1,247	201	0.14	0.20	0.10
“ “ 5.50-5.99 “ “ “.....	86	188	34	0.01	0.03	0.02
“ “ 6.00-6.49 “ “ “.....	459	798	105	0.06	0.13	0.05
“ “ 6.50-6.99 “ “ “.....	41	48	-	0.01	0.01	-
“ “ 7.00-7.49 “ “ “.....	212	257	29	0.03	0.04	0.01
“ “ 7.50-7.99 “ “ “.....	28	32	6	1	0.01	1
“ “ 8.00-8.49 “ “ “.....	110	251	15	0.01	0.04	0.01
“ “ 8.50-8.99 “ “ “.....	6	4	2	1	1	1
“ “ 9.00-9.49 “ “ “.....	46	110	9	0.01	0.02	1
“ “ 9.50-9.99 “ “ “.....	2	2	-	1	1	-
“ “ 10.00 and over “ “ “.....	78	144	18	0.01	0.02	1
Not stated.....	497	630	262	0.06	0.10	0.12

¹ Less than 0.01 per cent.

TABLE 12. Numerical and percentage distribution of households, by tenure, rural and urban by size groups, Canada and provinces, 1931

Tenure	Canada	Prince Edward Island	Nova Scotia	New Brun- swick	Quebec	Ontario	Mani- toba	Sask- atche- wan	Alberta	British Colum- bia
NUMBER										
All households	2,252,729	18,734	108,674	80,292	535,472	810,157	148,590	199,385	173,502	177,923
Rural.....	1,012,014	14,475	60,832	52,776	178,294	309,048	79,074	132,202	105,772	79,541
Owners.....	797,812	13,474	52,216	43,390	150,562	233,527	59,829	106,546	85,470	52,798
Tenants.....	214,202	1,001	8,616	9,386	27,732	75,521	19,245	25,656	20,302	26,743
Urban.....	1,240,715	4,259	47,842	27,516	357,178	501,109	69,516	67,183	67,730	98,382
Owners.....	565,084	2,397	22,992	10,727	106,067	263,715	35,147	36,744	36,021	51,274
Tenants.....	675,631	1,862	24,850	16,789	251,111	237,394	34,369	30,439	31,709	47,108
Urban 30,000 and over.....	678,743	-	12,147	10,890	213,959	261,538	48,294	21,715	39,239	70,961
Owners.....	252,586	-	4,271	2,560	34,631	120,868	22,712	11,237	20,533	35,774
Tenants.....	426,157	-	7,876	8,330	179,328	140,670	25,582	10,478	18,706	35,187
Urban 1,000-30,000 Owners.....	463,135	3,539	33,680	16,151	116,333	217,174	15,982	20,123	15,557	24,596
Tenants.....	249,403	1,829	17,306	7,878	53,227	127,051	9,135	10,549	8,508	13,920
Urban under 1,000 Owners.....	98,837	720	2,015	475	26,886	22,397	5,240	25,345	12,934	2,825
Tenants.....	63,095	568	1,415	289	18,209	15,796	3,300	14,958	6,980	1,580
Tenants.....	35,742	152	600	186	8,677	6,601	1,940	10,357	5,954	1,245

TABLE 12. Numerical and percentage distribution of households, by tenure, rural and urban by size groups, Canada and provinces, 1931—Con.

Tenure	Canada	Prince Edward Island	Nova Scotia	New Brunswick	Quebec	Ontario	Manitoba	Saskatchewan	Alberta	British Columbia
PERCENTAGE										
Rural.....	100-00	100-00	100-00	100-00	100-00	100-00	100-00	100-00	100-00	100-00
Owners.....	78-83	93-08	85-84	82-22	84-45	75-56	75-66	80-59	80-80	66-38
Tenants.....	21-17	6-92	14-16	17-78	15-55	24-44	24-34	19-41	19-20	33-62
Urban.....	100-00	100-00	100-00	100-00	100-00	100-00	100-00	100-00	100-00	100-00
Owners.....	45-55	56-28	48-06	38-99	29-70	52-63	50-56	54-69	53-18	52-12
Tenants.....	54-45	43-72	51-94	61-01	70-30	47-37	49-44	45-31	46-82	47-88
Urban 30,000 and over.....	100-00	-	100-00	100-00	100-00	100-00	100-00	100-00	100-00	100-00
Owners.....	37-21	-	35-16	23-51	16-19	46-22	47-03	51-75	52-33	50-41
Tenants.....	62-79	-	64-84	76-49	83-81	53-78	52-97	48-25	47-67	49-59
Urban 1,000-30,000.....	100-00	100-00	100-00	100-00	100-00	100-00	100-00	100-00	100-00	100-00
Owners.....	53-85	51-68	51-38	48-78	45-75	58-50	57-16	52-42	54-69	56-59
Tenants.....	46-15	48-32	48-62	51-22	54-25	41-50	42-84	47-58	45-31	43-41
Urban under 1,000.....	100-00	100-00	100-00	100-00	100-00	100-00	100-00	100-00	100-00	100-00
Owners.....	63-84	78-89	70-22	60-84	67-73	70-53	62-98	59-02	53-97	55-93
Tenants.....	36-16	21-11	29-78	39-16	32-27	29-47	37-02	40-98	46-03	44-07

TABLE 13. Numerical and percentage distribution of households,¹ by tenure, cities of 30,000 population and over, 1931

City	Number			Percentage	
	Total	Owners	Tenants	Owners	Tenants
Urban 30,000 and over.....	678,743	252,586	426,157	37-21	62-79
Halifax, N.S.....	12,147	4,271	7,876	35-16	64-84
Saint John, N.B.....	10,890	2,560	8,330	23-51	76-49
Montreal, Que.....	170,811	25,455	145,356	14-90	85-10
Quebec, Que.....	23,043	5,829	17,214	25-30	74-70
Verdun, Que.....	13,914	1,632	12,282	11-73	88-27
Three Rivers, Que.....	6,191	1,715	4,476	27-70	72-30
Toronto, Ont.....	149,538	69,463	80,075	46-45	53-55
Hamilton, Ont.....	37,217	17,876	19,341	48-03	51-97
Ottawa, Ont.....	27,658	9,746	17,912	35-24	64-76
London, Ont.....	17,549	9,726	7,823	55-42	44-58
Windsor, Ont.....	14,900	5,951	8,949	39-94	60-06
Kitchener, Ont.....	7,189	4,070	3,119	56-61	43-39
Brantford, Ont.....	7,487	4,030	3,451	53-91	46-09
Winnipeg, Man.....	48,294	22,712	25,582	47-03	52-97
Regina, Sask.....	12,017	6,048	5,969	50-33	49-67
Saskatoon, Sask.....	9,698	5,189	4,509	53-50	46-50
Calgary, Alta.....	20,371	10,526	9,845	51-67	48-33
Edmonton, Alta.....	18,868	10,007	8,861	53-04	46-96
Vancouver, B.C.....	60,530	30,884	29,646	51-02	48-98
Victoria, B.C.....	10,431	4,890	5,541	46-88	53-12

¹ Percentages differ slightly from those on page 93 where computations are based upon private families in order to make possible a comparison with 1931 data.

TABLE 14. Households, persons and children per household, and rooms per person for specified types of households, by tenure, Canada, provinces and cities of 30,000 population and over, 1931

No.	Province or City	No. of Households	P. C. of Total No. of Households (all classes)	Ono-Family	
				One Person	
				No.	P. C.
OWNERS					
1	CANADA	1,362,896	60.50	98,076	7.20
2	Prince Edward Island.....	15,871	84.72	1,107	6.98
3	Nova Scotia.....	75,208	69.21	5,211	6.93
4	New Brunswick.....	54,117	67.40	2,820	5.21
5	Quebec.....	256,629	47.93	10,293	3.99
6	Ontario.....	497,242	61.33	30,693	6.17
7	Manitoba.....	94,976	63.92	5,246	5.52
8	Saskatchewan.....	143,290	71.87	14,612	10.20
9	Alberta.....	121,491	70.02	15,825	13.02
10	British Columbia.....	104,072	58.49	12,333	11.85
11	Urban 30,000 and over	252,586	37.21	6,910	2.74
12	Halifax, N.S.....	4,271	35.16	131	3.07
13	Saint John, N.B.....	2,560	23.51	181	7.07
14	Montreal, Que.....	25,455	14.90	559	2.20
15	Quebec, Que.....	5,829	25.30	134	2.30
16	Verdun, Que.....	1,632	11.73	25	1.72
17	Three Rivers, Que.....	1,715	27.70	31	1.81
18	Toronto, Ont.....	69,463	46.45	1,706	2.45
19	Hamilton, Ont.....	17,876	48.03	476	2.66
20	Ottawa, Ont.....	9,740	35.24	296	3.04
21	London, Ont.....	9,720	55.42	389	4.00
22	Windsor, Ont.....	5,951	39.94	174	2.92
23	Kitchener, Ont.....	4,070	56.61	105	2.58
24	Brantford, Ont.....	4,030	53.91	194	4.81
25	Winnipeg, Man.....	22,712	47.03	248	1.09
26	Regina, Sask.....	6,048	50.33	95	1.57
27	Saskatoon, Sask.....	5,189	53.51	121	2.33
28	Calgary, Alta.....	10,526	51.67	264	2.51
29	Edmonton, Alta.....	10,007	53.04	335	3.35
30	Vancouver, B.C.....	30,884	51.02	1,142	3.70
31	Victoria, B.C.....	4,890	46.88	301	6.16
TENANTS					
32	CANADA	889,833	39.50	62,037	6.97
33	Prince Edward Island.....	2,863	15.28	164	5.73
34	Nova Scotia.....	33,400	30.79	1,541	4.60
35	New Brunswick.....	26,175	32.60	1,000	3.82
36	Quebec.....	273,843	52.07	11,555	4.14
37	Ontario.....	312,915	38.62	17,357	5.55
38	Manitoba.....	53,614	36.08	3,967	7.40
39	Saskatchewan.....	56,095	28.13	7,201	12.84
40	Alberta.....	52,011	29.98	7,537	14.49
41	British Columbia.....	73,851	41.51	11,715	15.86
42	Urban 30,000 and over	426,157	62.79	23,937	5.62
43	Halifax, N.S.....	7,876	64.84	284	3.60
44	Saint John, N.B.....	8,330	76.49	325	3.90
45	Montreal, Que.....	145,356	85.10	6,380	4.39
46	Quebec, Que.....	17,214	74.70	482	2.80
47	Verdun, Que.....	12,282	88.27	209	1.70
48	Three Rivers, Que.....	4,476	72.30	61	1.36
49	Toronto, Ont.....	80,075	53.55	4,007	5.00
50	Hamilton, Ont.....	19,341	51.97	826	4.27
51	Ottawa, Ont.....	17,912	64.76	971	5.42
52	London, Ont.....	7,823	44.58	370	4.73
53	Windsor, Ont.....	8,949	60.06	387	4.32
54	Kitchener, Ont.....	3,119	43.39	152	4.87
55	Brantford, Ont.....	3,451	46.09	174	5.04
56	Winnipeg, Man.....	25,582	52.97	1,635	6.39
57	Regina, Sask.....	5,969	49.67	491	8.23
58	Saskatoon, Sask.....	4,509	46.49	387	8.58
59	Calgary, Alta.....	9,845	48.33	1,070	10.87
60	Edmonton, Alta.....	8,861	46.96	1,117	12.61
61	Vancouver, B.C.....	29,646	48.98	3,553	11.98
62	Victoria, B.C.....	5,541	53.12	1,056	19.06

TABLE 14. Households, persons and children per household, and rooms per person for specified types of households, by tenure, Canada, provinces and cities of 30,000 population and over, 1931

Households of—		Multiple-Family Households		No. of Persons per Household of—		No. of Children per Family in Households of—		No. of Rooms per Person in Households of—			No.
Two or More Persons		No.	P.C.	One Family of Two or More Persons	Two or More Families	One Family of Two or More Persons	Two or More Families (children in family of head of household only)	One Family of—			
No.	P.C.							One Person	Two or More Persons	Two or More Families	
OWNERS											
1,168,003	85.70	96,817	7.10	4.71	6.53	2.47	1.45	3.90	1.31	1.08	1
13,319	83.92	1,445	9.10	4.71	6.48	2.45	1.18	5.89	1.66	1.31	2
62,819	83.53	7,178	9.54	4.65	6.46	2.44	1.33	5.45	1.54	1.18	3
45,432	83.95	5,865	10.84	5.16	7.04	2.90	1.70	5.53	1.39	1.13	4
223,631	87.14	22,769	8.87	5.72	7.45	3.52	2.04	4.72	1.16	0.99	5
430,082	86.49	36,467	7.33	4.19	5.96	1.95	1.09	5.32	1.64	1.25	6
83,848	88.28	5,882	0.19	4.84	6.59	2.57	1.52	2.95	1.05	0.90	7
121,575	84.84	7,103	4.96	5.01	6.63	2.75	1.59	2.35	0.91	0.78	8
100,212	82.49	5,454	4.49	4.65	6.38	2.43	1.41	2.21	0.98	0.82	9
87,085	83.68	4,654	4.47	3.94	5.92	1.78	1.10	2.34	1.31	1.02	10
226,136	89.53	19,510	7.73	4.28	6.15	2.00	1.21	5.22	1.50	1.17	11
3,657	85.62	483	11.31	4.49	6.64	2.09	1.38	5.19	1.60	1.14	12
2,177	85.04	202	7.89	4.09	5.59	1.84	0.89	5.80	1.78	1.33	13
23,079	90.66	1,817	7.14	5.01	6.33	2.75	1.39	5.35	1.36	1.20	14
5,294	90.14	441	7.56	5.81	7.19	3.46	1.71	4.92	1.25	1.07	15
1,516	92.89	88	5.39	4.74	5.31	2.62	1.11	4.82	1.24	1.21	16
1,514	88.28	170	9.01	5.73	7.42	3.48	2.21	5.00	1.15	1.00	17
61,257	88.19	6,500	9.36	4.10	5.96	1.76	1.09	5.91	1.64	1.24	18
15,913	89.02	1,487	8.32	4.05	6.03	1.80	1.18	5.86	1.61	1.14	19
8,545	87.68	905	9.28	4.38	6.30	2.09	1.30	6.28	1.76	1.26	20
8,593	88.35	744	7.65	3.77	5.57	1.56	0.87	6.13	1.80	1.32	21
5,179	87.03	598	10.05	4.25	5.97	1.97	1.18	5.67	1.52	1.19	22
3,651	89.71	314	7.71	4.30	6.21	2.01	1.28	5.53	1.58	1.15	23
3,544	87.81	298	7.38	3.88	5.52	1.68	0.92	5.97	1.75	1.29	24
20,657	90.95	1,807	7.96	4.52	6.70	2.17	1.45	5.11	1.36	1.05	25
5,651	93.44	302	4.99	4.52	6.88	2.15	1.52	3.94	1.24	1.00	26
4,773	91.98	295	5.68	4.40	6.79	2.07	1.37	3.52	1.34	1.00	27
9,020	91.39	642	6.10	4.17	6.40	1.91	1.39	4.52	1.41	1.05	28
9,208	92.02	464	4.64	4.24	6.56	2.05	1.45	4.00	1.32	1.03	29
28,050	90.82	1,692	5.48	3.89	5.79	1.71	1.07	3.79	1.42	1.12	30
4,298	87.89	291	5.95	3.57	5.52	1.44	0.80	5.44	1.71	1.29	31
TENANTS											
782,198	87.90	45,598	5.13	4.37	6.86	2.13	1.67	2.64	1.16	0.91	32
2,533	88.47	166	5.80	4.66	7.14	2.39	1.77	3.71	1.32	0.99	33
29,925	89.42	2,000	5.98	4.71	7.00	2.53	1.98	3.23	1.14	0.89	34
23,707	90.57	1,468	5.61	4.62	7.06	2.42	2.03	3.62	1.25	0.94	35
252,217	90.45	15,071	5.41	4.71	6.90	2.49	1.81	3.10	1.11	0.89	36
277,518	88.69	18,040	5.76	4.13	6.77	1.90	1.57	3.18	1.30	0.97	37
46,934	87.54	2,713	5.06	4.34	7.46	2.06	1.62	2.34	1.03	0.85	38
47,078	83.92	1,816	3.24	4.47	6.73	2.22	1.64	2.11	0.94	0.77	39
42,585	82.40	1,616	3.11	4.11	6.53	1.87	1.43	1.99	1.00	0.81	40
59,428	80.47	2,708	3.67	3.83	6.63	1.57	1.27	2.04	1.12	0.86	41
375,445	88.10	26,775	6.28	4.25	6.97	1.99	1.62	2.56	1.18	0.92	42
6,955	88.31	637	8.09	4.41	7.13	2.17	1.89	2.62	1.07	0.82	43
7,513	90.19	492	5.91	4.28	6.45	2.10	1.58	3.90	1.33	1.02	44
129,913	89.38	9,063	6.23	4.54	6.83	2.29	1.66	2.98	1.15	0.91	45
15,766	91.59	966	5.61	5.11	7.29	2.86	2.07	3.36	1.05	0.85	46
11,593	94.39	480	3.91	4.19	6.23	2.07	1.57	3.55	1.12	0.83	47
4,131	92.29	284	6.35	5.24	7.37	3.05	2.63	3.70	1.00	0.77	48
69,074	87.39	6,094	7.61	3.93	7.09	1.63	1.49	2.86	1.24	0.95	49
17,100	88.46	1,406	7.27	4.05	6.57	1.79	1.53	2.96	1.27	0.95	50
15,578	86.97	1,363	7.61	4.33	7.13	2.09	1.86	3.24	1.37	0.99	51
6,919	88.44	534	6.83	3.96	6.31	1.72	1.33	3.30	1.47	1.07	52
7,975	89.12	587	6.56	4.03	6.83	1.77	1.64	2.74	1.25	0.93	53
2,817	90.32	150	4.81	3.99	6.86	1.75	1.73	2.43	1.17	0.88	54
3,100	89.83	177	5.13	4.08	6.63	1.87	1.69	2.91	1.37	0.98	55
22,250	86.98	1,697	6.63	4.04	8.09	1.69	1.67	2.04	1.06	0.84	56
5,239	87.77	239	4.00	4.05	7.77	1.73	1.97	1.56	1.00	0.79	57
3,899	86.47	223	4.95	4.14	7.23	1.80	1.53	1.49	1.05	0.84	58
8,365	84.97	410	4.16	3.80	6.81	1.54	1.44	1.76	1.08	0.84	59
7,394	83.44	350	3.95	3.95	6.86	1.75	1.53	1.60	1.08	0.87	60
24,691	83.29	1,402	4.73	3.74	6.72	1.49	1.24	2.00	1.15	0.90	61
4,264	76.95	221	3.99	3.77	6.25	1.54	1.21	1.96	1.32	1.08	62

CENSUS OF CANADA, 1931

TABLE 15. Percentage owners form of each age group and percentage age distribution of owners, Canada and provinces, rural and urban, 1931

Province	P.C. Owners in Age Group						P.C. Distribution by Age Groups					
	All Ages	Under 25	25-34	35-44	45-54	55 and over	All Ages	Under 25	25-34	35-44	45-54	55 and over
RURAL												
CANADA	73.95	37.54	54.44	72.57	82.12	85.66	100.00	1.89	14.05	23.68	25.13	35.25
Prince Edward Island.....	85.50	40.09	64.19	84.25	91.78	93.27	100.00	1.27	10.77	20.23	22.12	45.61
Nova Scotia.....	78.62	25.25	50.25	73.10	85.86	90.77	100.00	0.98	8.96	18.18	22.76	49.12
New Brunswick.....	74.46	27.02	50.93	73.76	83.80	86.37	100.00	1.38	12.17	22.10	24.06	40.29
Quebec.....	77.34	41.86	61.75	79.16	87.43	84.30	100.00	2.07	16.92	23.92	23.19	33.90
Ontario.....	71.16	26.83	45.96	67.22	79.72	86.13	100.00	1.20	11.79	21.82	24.19	41.00
Manitoba.....	71.68	39.40	53.39	70.56	78.93	83.20	100.00	1.85	14.15	26.27	25.98	31.75
Saskatchewan.....	76.65	45.15	60.51	77.69	85.85	86.12	100.00	2.59	16.23	28.12	28.67	24.39
Alberta.....	77.34	53.56	64.46	77.57	84.90	87.23	100.00	3.40	18.52	27.19	26.49	24.40
British Columbia.....	64.19	34.09	44.32	59.43	69.09	78.81	100.00	2.13	11.58	21.39	28.35	36.55
URBAN												
CANADA	42.57	6.77	18.77	38.40	50.80	61.20	100.00	0.52	8.74	23.67	28.24	38.83
Prince Edward Island.....	51.49	9.83	23.76	42.22	57.54	68.09	100.00	0.70	6.95	17.63	23.39	51.33
Nova Scotia.....	44.16	6.54	18.33	37.64	50.93	64.78	100.00	0.61	7.51	20.96	26.07	44.85
New Brunswick.....	36.01	4.37	13.02	28.51	41.03	55.27	100.00	0.45	6.45	19.61	25.52	47.97
Quebec.....	27.86	4.38	11.52	24.17	33.81	44.76	100.00	0.50	9.60	23.18	26.59	40.13
Ontario.....	48.79	6.08	21.04	43.54	57.19	69.37	100.00	0.40	8.19	22.77	26.78	41.86
Manitoba.....	46.93	7.33	20.88	45.90	56.40	61.41	100.00	0.46	7.96	26.84	32.80	31.94
Saskatchewan.....	52.69	12.41	30.14	50.84	62.05	71.02	100.00	0.88	10.92	28.51	31.00	28.69
Alberta.....	50.89	12.30	27.20	49.06	61.73	67.48	100.00	0.92	10.19	27.56	32.84	28.49
British Columbia.....	49.26	10.98	27.64	45.89	56.02	61.49	100.00	0.63	8.83	23.25	32.61	34.68

TABLE 16. Percentage owners form of total urban household heads and percentage owners form of each occupational group, Canada and provinces, 1931

Province	P.C. Owners of Total Urban Household Heads ¹	P.C. Owners in Occupational Group				
		Employer	Own Account	Wage-Earner	No Occupation	Income
	p.c.	p.c.	p.c.	p.c.	p.c.	p.c.
CANADA	45.55	66.43	56.02	38.44	49.93	71.15
Prince Edward Island.....	56.28	74.34	67.93	44.22	55.43	78.85
Nova Scotia.....	48.06	77.44	65.74	39.12	56.28	69.79
New Brunswick.....	38.99	67.64	53.25	29.46	48.44	62.31
Quebec.....	29.70	56.04	44.68	22.13	31.31	62.74
Ontario.....	52.63	72.12	59.93	45.45	60.58	76.63
Manitoba.....	50.56	69.80	54.27	47.14	49.63	67.20
Saskatchewan.....	54.69	74.00	66.26	46.03	61.20	78.00
Alberta.....	53.18	72.49	61.15	47.63	55.35	72.70
British Columbia.....	52.12	66.76	52.04	49.72	50.22	61.91

¹ Percentages differ from those in Tables 15, 18 and 19 which are based on private families only.

TABLE 17. Number of homes and percentage distribution according to occupational status of head and tenure of home, Canada, provinces and cities of 30,000 population and over, 1931

Province or City	Total Homes	Employer			Own Account			Wage-Earner			No Occupation			Income		
		Total	Owned	Rented	Total	Owned	Rented	Total	Owned	Rented	Total	Owned	Rented	Total	Owned	Rented
		p.c.	p.c.	p.c.	p.c.	p.c.	p.c.	p.c.	p.c.	p.c.	p.c.	p.c.	p.c.	p.c.	p.c.	p.c.
CANADA	1,240,715	5.94	3.95	1.99	10.76	6.03	4.73	67.19	25.83	41.36	3.11	4.05	4.06	8.00	5.69	2.31
Prince Edward Island.....	4,259	8.88	6.60	2.28	16.11	10.94	5.17	51.77	22.89	28.88	10.59	5.87	4.72	12.65	9.98	2.67
Nova Scotia.....	47,842	5.14	3.98	1.16	10.84	7.13	3.71	66.10	25.86	40.24	10.47	5.89	4.58	7.45	5.20	2.25
New Brunswick.....	27,516	5.59	3.78	1.81	11.03	5.87	5.16	64.82	19.09	45.73	9.58	4.64	4.94	8.98	5.59	3.39
Quebec.....	357,178	6.95	3.89	3.06	8.79	3.93	4.86	69.97	15.48	54.49	8.19	2.56	5.63	6.10	3.83	2.27
Ontario.....	501,109	5.35	3.86	1.49	10.06	6.03	4.03	66.48	30.21	36.27	3.43	5.11	3.32	9.68	7.42	2.26
Manitoba.....	69,516	5.12	3.57	1.55	11.24	6.10	5.14	69.52	32.77	36.75	7.80	3.87	3.93	6.32	4.25	2.07
Saskatchewan.....	67,183	7.13	5.28	1.85	17.32	11.48	5.84	62.77	28.89	33.88	5.47	3.35	2.12	7.31	5.70	1.61
Alberta.....	67,730	5.75	4.17	1.58	15.46	9.45	6.01	66.29	31.57	34.72	6.33	3.50	2.33	6.17	4.49	1.68
British Columbia.....	98,382	5.57	3.72	1.85	13.00	6.77	6.23	64.64	32.14	32.50	7.68	3.86	3.82	9.11	5.64	3.47
Urban 30,000 and over	678,743	5.13	2.89	2.24	8.97	3.87	5.10	71.39	23.57	47.82	8.30	3.24	5.06	6.21	3.64	2.57
Halifax, N.S.....	12,147	4.75	3.32	1.43	8.50	4.36	4.14	69.33	18.99	50.34	9.99	4.18	5.81	7.43	4.31	3.12
Saint John, N.B.....	10,890	5.00	2.74	2.26	9.72	3.46	6.26	64.87	9.10	55.77	10.68	3.67	7.01	9.73	4.53	5.20
Montreal, Que.....	170,811	5.62	1.84	3.78	7.33	1.37	5.96	73.74	8.44	65.30	8.98	1.50	7.48	4.33	1.76	2.57
Quebec, Que.....	23,043	7.26	3.79	3.47	6.74	2.80	3.94	71.77	13.38	58.39	9.99	3.20	6.79	4.24	2.12	2.12
Verdun, Que.....	13,914	2.17	0.90	1.27	4.18	0.81	3.37	84.54	7.90	76.64	6.29	0.96	5.33	2.82	1.15	1.67
Three Rivers, Que.....	6,191	6.14	3.20	2.94	5.93	2.49	3.44	78.10	17.66	60.44	6.67	2.24	4.43	3.16	2.11	1.05
Toronto, Ont.....	149,538	5.38	3.50	1.88	9.49	4.77	4.72	69.68	29.32	40.36	9.11	4.71	4.40	6.34	4.15	2.19
Hamilton, Ont.....	37,217	4.22	3.11	1.11	7.33	3.81	3.52	74.28	32.40	41.88	5.91	3.27	2.64	8.26	5.44	2.82
Ottawa, Ont.....	27,658	4.75	3.03	1.72	7.60	2.92	4.68	70.57	21.12	49.45	8.13	3.28	4.85	8.95	4.88	4.07
London, Ont.....	17,549	4.60	3.42	1.18	8.53	5.07	3.46	66.81	33.35	33.46	9.56	5.74	3.82	10.50	7.85	2.65
Windsor, Ont.....	14,900	4.01	2.39	1.62	8.98	3.86	5.12	74.52	26.21	48.31	6.93	3.30	3.63	5.56	4.18	1.38
Kitchener, Ont.....	7,189	4.83	3.95	0.88	8.36	5.17	3.19	72.87	37.15	35.72	7.11	4.61	2.50	6.83	5.73	1.10
Brantford, Ont.....	7,487	3.91	2.86	1.05	7.56	4.78	2.78	70.88	33.58	37.30	9.22	6.28	2.94	8.43	6.41	2.02
Winnipeg, Man.....	48,294	4.54	3.10	1.44	10.69	5.24	5.45	72.29	32.74	39.55	7.52	3.18	4.34	4.96	2.77	2.19
Regina, Sask.....	12,017	3.60	2.50	1.10	10.54	6.22	4.32	76.38	36.05	40.33	5.24	2.70	2.54	4.24	2.86	1.38
Saskatoon, Sask.....	9,698	6.23	4.55	1.73	10.26	6.11	4.15	74.19	37.29	36.90	5.06	2.79	2.27	4.21	2.77	1.44
Calgary, Alta.....	20,371	4.18	2.82	1.36	10.76	5.83	4.93	73.81	36.42	37.39	6.62	3.39	3.23	4.63	3.22	1.41
Edmonton, Alta.....	18,868	4.18	2.91	1.27	11.43	6.50	4.93	71.83	36.57	35.26	6.28	3.18	3.10	6.28	3.88	2.40
Vancouver, B.C.....	60,530	5.54	3.58	1.96	12.96	6.10	6.86	64.99	32.62	32.37	7.77	3.57	4.20	8.74	5.15	3.59
Victoria, B.C.....	10,431	5.33	3.42	1.91	10.81	5.43	5.38	57.46	23.78	33.68	10.00	4.62	5.38	16.40	9.62	6.78

TABLE 18. Percentage owners form of family heads, by conjugal condition of head, rural and urban, Canada and provinces, 1931

Province	P.C. Owners of Heads of—					
	Total Families	Families with—				
		Two Married Heads	One Married Head	Widowed Head	Divorced Head	Single Head
RURAL						
CANADA	73-95	73-92	56-09	78-96	61-78	76-52
Prince Edward Island.....	85-50	84-90	65-76	89-56	55-56	92-98
Nova Scotia.....	78-62	77-41	57-68	84-42	64-49	90-43
New Brunswick.....	74-46	73-88	52-90	78-83	59-38	85-55
Quebec.....	77-34	77-88	62-07	77-45	62-50	74-94
Ontario.....	71-16	70-11	53-38	78-84	56-84	78-78
Manitoba.....	71-68	72-25	55-58	76-74	69-57	68-86
Saskatchewan.....	76-65	77-10	60-21	70-92	63-52	77-93
Alberta.....	77-34	77-82	63-54	80-28	72-13	78-94
British Columbia.....	64-19	65-23	45-75	73-52	51-93	63-79
URBAN						
CANADA	42-57	42-96	26-71	48-72	23-42	35-73
Prince Edward Island.....	51-49	50-35	34-58	58-82	20-00	57-92
Nova Scotia.....	44-16	42-92	28-87	53-96	30-77	50-88
New Brunswick.....	36-01	34-04	22-28	46-12	17-39	49-08
Quebec.....	27-86	27-98	17-63	31-26	8-43	23-32
Ontario.....	48-79	48-24	29-49	57-95	25-46	48-95
Manitoba.....	46-93	49-78	23-29	47-13	17-65	23-98
Saskatchewan.....	52-69	55-47	37-24	60-02	40-76	29-19
Alberta.....	50-89	54-58	32-39	55-37	30-82	25-28
British Columbia.....	49-26	54-32	23-73	49-62	22-28	27-54

TABLE 19. Percentage owners form of family heads, by birthplace of head, rural and urban Canada and provinces, 1931

Province	P.C. Owners of—					
	Total Family Heads	Family Heads Born in—				
		Canada	British Isles	United States	Continental Europe	Other Countries
RURAL						
CANADA	73-95	75-39	68-34	71-38	74-96	41-01
Prince Edward Island.....	85-50	85-75	75-12	77-70	37-50	100-00
Nova Scotia.....	78-62	79-51	62-22	65-23	67-31	68-29
New Brunswick.....	74-46	74-90	69-74	68-91	59-15	57-14
Quebec.....	77-34	77-73	61-27	69-29	67-83	57-58
Ontario.....	71-16	74-40	60-72	61-47	60-23	52-73
Manitoba.....	71-68	68-89	69-57	66-40	78-30	56-05
Saskatchewan.....	76-65	73-99	79-48	73-50	79-41	76-73
Alberta.....	77-34	75-36	76-93	75-20	80-88	61-26
British Columbia.....	64-19	66-37	67-42	65-35	60-18	32-82
URBAN						
CANADA	42-57	42-71	43-66	39-65	42-03	22-84
Prince Edward Island.....	51-49	51-79	49-40	40-26	38-46	53-57
Nova Scotia.....	44-16	45-97	35-17	37-52	46-67	36-68
New Brunswick.....	36-01	36-90	25-89	34-90	36-10	30-88
Quebec.....	27-86	30-84	15-16	21-59	17-12	10-14
Ontario.....	48-79	51-83	45-04	43-19	43-28	23-94
Manitoba.....	46-93	43-88	47-01	36-61	53-36	22-52
Saskatchewan.....	52-69	49-65	54-26	49-07	59-72	46-31
Alberta.....	50-89	48-98	53-24	47-43	54-31	33-53
British Columbia.....	49-26	49-36	52-97	43-54	49-14	17-42

TABLE 20. Households, private families, persons, lodgers, persons and children in families of heads of households, persons per household and rooms per person, in hotels, rooming houses, etc., Canada and provinces, 1931

Province	Households	Private Families	Persons	Lodgers	Persons in Families of Heads of Households	Children in Families of Heads of Households	Persons per Household	Rooms per Person
TOTAL								
CANADA	13,995	15,547	160,484	59,513	36,275	16,570	11.47	1.04
Prince Edward Island.....	49	78	822	482	139	62	16.78	1.21
Nova Scotia.....	379	455	6,628	1,314	864	340	17.49	0.98
New Brunswick.....	269	341	4,192	1,354	894	452	15.58	1.25
Quebec.....	2,773	3,537	31,150	11,800	10,612	5,844	11.23	1.16
Ontario.....	3,972	4,325	46,351	14,964	10,620	4,876	11.67	1.00
Manitoba.....	951	1,005	12,118	4,186	2,262	1,020	12.74	0.94
Saskatchewan.....	1,045	1,075	10,579	2,616	2,483	1,031	10.12	1.22
Alberta.....	1,262	1,217	11,759	4,255	2,811	1,263	9.32	1.17
British Columbia.....	3,295	3,514	36,885	18,482	5,590	1,682	11.19	0.89
HOTELS								
CANADA	3,768	5,064	42,949	19,364	12,408	5,984	11.40	2.64
Prince Edward Island.....	19	26	276	144	66	28	14.53	2.05
Nova Scotia.....	142	208	1,456	537	383	146	10.25	2.98
New Brunswick.....	116	160	1,386	571	411	207	11.95	2.48
Quebec.....	1,025	1,312	10,544	3,348	4,498	2,624	10.29	2.55
Ontario.....	1,068	1,423	10,462	4,769	3,167	1,328	9.80	3.01
Manitoba.....	230	310	2,699	1,263	726	341	11.73	2.62
Saskatchewan.....	345	450	3,392	1,430	1,026	459	9.83	3.16
Alberta.....	342	459	4,277	1,390	900	361	12.51	2.37
British Columbia.....	481	716	8,457	5,912	1,231	490	17.58	2.21
ROOMING HOUSES								
CANADA	2,807	4,151	48,953	40,145	7,356	2,977	17.44	0.71
Prince Edward Island.....	17	39	409	338	56	30	24.06	0.65
Nova Scotia.....	62	102	999	777	173	74	16.11	0.80
New Brunswick.....	63	92	1,064	783	238	129	16.89	0.88
Quebec.....	653	1,031	11,206	8,508	2,022	910	17.16	0.65
Ontario.....	749	1,143	12,479	10,195	2,103	855	16.66	0.74
Manitoba.....	234	344	3,722	2,923	670	285	15.91	0.76
Saskatchewan.....	101	151	1,508	1,186	285	120	14.93	0.69
Alberta.....	193	250	3,416	2,865	513	210	17.70	0.70
British Columbia.....	735	993	14,150	12,570	1,298	364	19.25	0.71
OTHER HOUSEHOLDS (INCLUDING INSTITUTIONS)								
CANADA	7,420	6,332	68,582	4	16,509	7,609	9.24	0.27
Prince Edward Island.....	13	13	137	-	17	4	10.54	1.19
Nova Scotia.....	175	145	4,173	-	308	120	23.85	0.32
New Brunswick.....	90	89	1,742	-	245	116	19.36	0.49
Quebec.....	1,095	1,194	9,400	4	4,092	2,310	8.58	0.21
Ontario.....	2,155	1,759	23,410	-	5,350	2,693	10.86	0.25
Manitoba.....	487	351	5,697	-	866	394	11.70	0.25
Saskatchewan.....	599	474	5,679	-	1,172	452	9.48	0.21
Alberta.....	727	502	4,066	-	1,398	692	5.59	0.30
British Columbia.....	2,079	1,805	14,278	-	3,061	828	6.87	0.30

TABLE 21. Individual lodgers and lodging families, by type of household and tenure, rural and urban, Canada and provinces, and cities of 30,000 population and over, 1931

No.	Province or City	No. of Individual Lodgers Living in—		No. of Lodging Families Living in—	
		Owned Homes	Rented Homes	Owned Homes	Rented Homes
1	CANADA	243,472	252,621	101,459	49,625
2	Prince Edward Island.....	2,655	861	1,478	176
3	Nova Scotia.....	14,197	7,984	7,508	2,143
4	New Brunswick.....	10,053	5,995	6,116	1,552
5	Quebec.....	38,466	76,197	24,071	16,172
6	Ontario.....	105,694	93,286	38,214	19,681
7	Manitoba.....	16,874	17,717	6,209	3,209
8	Saskatchewan.....	19,679	12,440	7,327	1,912
9	Alberta.....	17,648	13,869	5,652	1,742
10	British Columbia.....	18,206	24,272	4,884	3,038
11	Rural	100,029	37,227	58,611	7,964
12	Prince Edward Island.....	1,860	167	1,235	29
13	Nova Scotia.....	8,070	1,363	5,150	342
14	New Brunswick.....	6,926	1,397	5,011	429
15	Quebec.....	17,042	3,796	15,466	917
16	Ontario.....	32,606	13,822	16,269	3,005
17	Manitoba.....	7,088	2,883	3,595	726
18	Saskatchewan.....	9,719	2,962	5,762	972
19	Alberta.....	9,028	3,972	3,920	610
20	British Columbia.....	7,690	6,865	2,203	934
21	Urban	143,443	215,394	42,848	41,661
22	Prince Edward Island.....	795	694	243	147
23	Nova Scotia.....	6,127	6,621	2,358	1,801
24	New Brunswick.....	3,127	4,598	1,105	1,123
25	Quebec.....	21,424	72,401	8,605	15,255
26	Ontario.....	73,088	79,464	21,945	16,676
27	Manitoba.....	9,786	14,834	2,614	2,483
28	Saskatchewan.....	9,960	9,478	1,565	940
29	Alberta.....	8,620	9,897	1,732	1,132
30	British Columbia.....	10,516	17,407	2,681	2,104
	Cities of 30,000 population and over—				
31	Halifax, N.S.....	1,555	2,532	504	703
32	Saint John, N.B.....	692	2,272	219	514
33	Montreal, Que.....	5,131	48,739	1,994	9,824
34	Quebec, Que.....	1,400	4,809	492	1,051
35	Verdun, Que.....	249	2,156	96	503
36	Three Rivers.....	338	891	183	298
37	Toronto, Ont.....	23,155	34,571	7,039	7,013
38	Hamilton, Ont.....	5,256	6,591	1,578	1,513
39	Ottawa, Ont.....	2,620	6,257	956	1,482
40	London, Ont.....	2,542	2,579	788	570
41	Windsor, Ont.....	1,830	2,994	644	637
42	Kitchener, Ont.....	1,230	973	328	160
43	Brantford, Ont.....	948	905	312	186
44	Winnipeg, Man.....	7,019	12,788	1,949	2,155
45	Regina, Sask.....	2,217	2,431	316	269
46	Saskatoon, Sask.....	1,773	2,020	329	249
47	Calgary, Alta.....	2,994	3,680	681	462
48	Edmonton, Alta.....	2,118	2,842	501	388
49	Vancouver, B.C.....	6,028	11,606	1,780	1,583
50	Victoria, B.C.....	889	1,906	306	242

TABLE 21. Individual lodgers and lodging families, by type of household and tenure, rural and urban, Canada and provinces, and cities of 30,000 population and over, 1931

Households with Individual Lodgers						Households with Lodging Families						No.
No.		P.C. with More than One Lodger		P.C. of Total Households		No.		P.C. with More than One Lodging Family		P.C. of Total Households		
Owners	Tenants	Owners	Tenants	Owners	Tenants	Owners	Tenants	Owners	Tenants	Owners	Tenants	
181,309	154,851	21-65	32-04	13-30	17-40	96,817	45,598	4-48	7-31	7-10	5-12	1
2,062	522	18-33	31-61	12-99	18-23	1,445	166	2-21	5-42	9-10	5-80	2
10,768	5,305	21-03	28-24	14-32	15-85	7,178	2,000	4-39	6-35	9-54	5-98	3
7,805	4,060	19-69	26-45	14-42	15-51	5,865	1,468	4-02	5-38	10-84	5-61	4
29,917	47,253	18-74	31-95	11-66	16-95	22,769	15,071	5-45	6-26	8-87	5-40	5
76,859	57,744	23-79	31-63	15-46	18-45	36,467	18,040	4-51	7-67	7-33	5-77	6
12,263	9,946	22-56	35-99	12-91	18-55	5,882	2,713	4-76	12-97	6-19	5-06	7
15,049	8,160	19-06	28-65	10-50	14-55	7,103	1,816	3-04	4-70	4-96	3-24	8
13,227	8,501	20-08	31-70	10-89	16-34	5,454	1,616	2-90	6-31	4-49	3-11	9
13,359	13,360	21-72	36-70	12-84	18-09	4,654	2,708	4-58	9-19	4-47	3-67	10
82,651	25,767	14-88	24-94	10-36	12-03	56,451	7,617	3-66	3-78	7-08	3-56	11
1,556	104	13-88	26-92	11-55	10-39	1,213	29	1-81	-	9-00	2-90	12
6,671	984	15-50	21-34	12-78	11-42	4,969	330	3-50	3-64	9-52	3-83	13
5,665	1,043	16-36	21-19	13-06	11-11	4,830	415	3-58	3-37	11-13	4-42	14
14,473	2,770	13-30	21-44	9-61	9-99	14,756	878	4-70	4-33	9-80	3-17	15
26,495	9,666	15-62	24-72	11-35	12-80	15,695	2,912	3-50	3-12	6-72	3-86	16
5,882	2,131	15-18	20-74	9-83	11-07	3,451	705	4-06	2-84	5-77	3-66	17
8,558	2,320	10-63	17-24	8-03	9-04	5,631	945	2-29	2-86	5-29	3-68	18
7,464	2,642	14-72	28-27	8-73	13-01	3,814	585	2-10	2-91	4-46	2-88	19
5,887	4,107	19-67	33-99	11-15	15-36	2,092	818	5-07	8-44	3-96	3-06	20
98,658	129,084	27-33	33-46	17-46	19-11	40,366	37,981	5-62	8-01	7-14	5-62	21
506	418	32-02	32-78	21-11	22-45	232	137	4-31	6-57	9-68	7-36	22
4,097	4,321	30-02	29-81	17-82	17-39	2,209	1,070	6-38	6-89	9-61	6-72	23
2,140	3,017	28-50	28-27	19-95	17-97	1,035	1,053	6-09	6-17	9-65	6-27	24
15,444	44,483	23-83	32-61	14-56	17-71	8,013	14,193	6-84	6-38	7-55	5-05	25
50,364	48,078	28-08	33-02	19-10	20-25	20,772	15,128	5-28	8-54	7-88	6-37	26
6,381	7,815	29-35	40-15	18-16	22-74	2,431	2,008	5-76	16-53	6-92	5-84	27
6,491	5,840	30-18	33-18	17-67	19-19	1,472	871	5-91	6-89	4-01	2-86	28
5,763	5,859	27-02	33-25	16-00	18-48	1,640	1,031	4-76	8-24	4-55	3-25	29
7,472	9,253	23-34	37-90	14-57	19-64	2,562	1,890	4-18	9-52	5-00	4-01	30
967	1,614	36-40	31-41	22-64	20-49	483	637	3-31	8-48	11-31	8-09	31
473	1,482	26-64	28-00	18-48	17-79	202	492	7-43	4-47	7-89	5-91	32
3,614	28,492	25-54	35-41	14-20	19-60	1,817	9,063	8-97	6-98	7-14	6-24	33
950	2,977	26-53	32-99	16-30	17-29	441	966	9-75	7-14	7-57	5-61	34
198	1,727	19-19	18-41	12-13	14-06	88	480	9-09	4-79	5-39	3-91	35
252	607	21-43	28-50	14-69	13-56	170	284	5-88	4-58	9-91	6-34	36
15,201	19,104	31-23	38-08	21-88	23-86	6,500	6,094	7-65	11-93	9-36	7-61	37
3,566	3,952	29-53	33-32	19-95	20-43	1,487	1,406	5-58	6-69	8-32	7-27	38
1,811	3,938	26-78	31-72	18-58	21-99	905	1,363	5-52	8-07	9-29	7-61	39
1,795	1,566	26-69	31-93	18-46	20-02	744	534	5-24	5-99	7-65	6-83	40
1,247	1,917	28-87	32-81	20-95	21-42	598	587	7-69	6-98	10-05	6-56	41
841	609	32-34	31-03	20-66	19-53	314	150	3-82	6-00	7-71	4-81	42
708	597	24-01	29-48	17-54	17-30	298	177	4-36	4-52	7-38	5-13	43
4,464	6,411	30-71	42-97	19-65	25-06	1,807	1,697	5-53	18-68	7-96	6-63	44
1,261	1,348	37-51	40-58	20-85	22-58	302	239	3-64	10-88	4-99	4-00	45
1,075	1,099	35-47	41-04	20-72	24-37	295	223	10-85	10-31	5-69	4-95	46
1,861	2,059	30-20	35-60	17-68	20-91	642	410	5-61	10-24	6-10	4-16	47
1,475	1,622	24-14	34-83	14-74	18-30	464	350	6-25	9-43	4-64	3-95	48
4,441	6,099	21-53	38-24	14-38	20-57	1,692	1,402	4-67	10-63	5-48	4-73	49
661	987	21-18	38-30	13-52	17-81	291	221	4-47	8-60	5-95	3-99	50

TABLE 22. Numerical and percentage distribution of urban tenant households,¹ by monthly rental paid and type of household, Canada and provinces, 1931

Monthly Rental and Type of Household	Canada	Prince Edward Island	Nova Scotia	New Brunswick	Quebec	Ontario	Manitoba	Saskatchewan	Alberta	British Columbia
NUMBER										
Total urban tenants.....	530,480	1,419	19,833	13,465	204,432	189,410	26,103	22,210	22,394	31,214
Paying under \$10.....	34,328	321	4,805	1,349	11,555	8,647	1,590	2,739	1,075	1,347
\$10-\$15.....	110,597	478	6,201	3,874	45,346	32,035	5,097	6,521	5,408	5,637
16-24.....	135,615	281	3,330	3,279	67,480	41,594	4,227	3,584	4,268	7,572
25-39.....	154,743	242	3,710	3,482	50,497	67,194	7,237	4,878	6,541	10,962
40-59.....	64,095	80	1,161	1,145	16,903	29,043	5,419	2,897	3,224	4,133
60 and over.....	26,116	8	422	260	11,157	9,296	2,231	806	722	1,214
Rent not specified.....	4,986	9	214	76	1,494	1,601	302	685	256	349
Households of one family.....	503,674	1,331	18,696	12,736	194,414	178,452	24,696	21,600	21,706	30,043
Paying under \$10.....	33,304	307	4,555	1,280	11,219	8,421	1,557	2,695	1,941	1,329
\$10-\$15.....	106,881	450	5,907	3,691	43,571	31,045	4,969	6,414	5,321	5,513
16-24.....	129,475	256	3,129	3,088	64,373	39,521	4,057	3,519	4,163	7,369
25-39.....	144,889	227	3,436	3,260	47,243	62,509	6,778	4,726	6,282	10,422
40-59.....	59,659	76	1,068	1,084	15,985	26,665	4,868	2,814	3,077	3,922
60 and over.....	24,602	7	397	254	10,574	8,726	2,071	758	670	1,145
Rent not specified.....	4,864	8	204	73	1,449	1,565	296	674	252	343
Households of two or more families.....	26,806	88	1,137	729	10,018	10,958	1,407	610	688	1,171
Paying under \$10.....	1,024	14	250	69	336	226	33	44	34	18
\$10-\$15.....	3,716	28	294	183	1,775	990	128	107	87	124
16-24.....	6,140	25	201	191	3,107	2,073	170	65	105	203
25-39.....	9,854	15	274	216	3,254	4,685	459	152	259	540
40-59.....	4,436	4	83	61	918	2,378	451	183	147	211
60 and over.....	1,514	1	25	6	583	570	160	48	52	69
Rent not specified.....	122	1	10	3	45	38	6	11	4	6
PERCENTAGE										
Total urban tenants.....	100-00	100-00	100-00	100-00	100-00	100-00	100-00	100-00	100-00	100-00
Paying under \$10.....	6-47	22-62	24-23	10-02	5-65	4-57	6-09	12-33	8-82	4-31
\$10-\$15.....	20-85	33-60	31-27	28-77	22-18	16-91	19-53	29-36	24-15	18-06
16-24.....	25-67	19-80	16-79	24-35	33-01	21-06	16-19	16-14	19-06	24-26
25-39.....	29-17	17-05	18-70	25-86	24-70	35-48	27-72	21-96	29-21	35-12
40-59.....	12-08	5-64	5-80	8-50	8-27	15-33	20-76	13-49	14-40	13-24
60 and over.....	4-92	0-56	2-13	1-93	5-46	4-91	8-55	3-63	3-22	3-89
Rent not specified.....	0-94	0-64	1-08	0-57	0-73	0-84	1-16	3-09	1-14	1-12
Households of one family.....	100-00	100-00	100-00	100-00	100-00	100-00	100-00	100-00	100-00	100-00
Paying under \$10.....	6-61	23-07	24-36	10-05	5-77	4-72	6-30	12-48	8-94	4-42
\$10-\$15.....	21-22	33-81	31-60	28-98	22-41	17-40	20-12	29-69	24-51	18-35
16-24.....	25-71	19-23	16-74	24-25	33-11	22-14	16-43	16-29	19-18	24-53
25-39.....	28-77	17-05	18-38	25-64	24-30	35-03	27-45	21-88	28-94	34-69
40-59.....	11-84	5-71	5-71	8-51	8-22	14-94	20-12	13-03	14-18	13-06
60 and over.....	4-88	0-53	2-12	2-00	5-44	4-89	8-38	3-51	3-09	3-81
Rent not specified.....	0-97	0-60	1-09	0-57	0-75	0-88	1-20	3-12	1-16	1-14
Households of two or more families.....	100-00	100-00	100-00	100-00	100-00	100-00	100-00	100-00	100-00	100-00
Paying under \$10.....	3-82	15-91	21-98	9-47	3-35	2-06	2-35	7-21	4-94	1-54
\$10-\$15.....	13-86	31-82	25-86	25-10	17-72	9-04	9-10	17-54	12-64	16-59
16-24.....	22-91	28-41	17-68	26-20	31-02	18-92	12-08	10-66	15-26	17-34
25-39.....	36-76	17-04	24-10	29-63	32-48	42-75	32-62	24-92	37-65	46-11
40-59.....	16-55	4-54	7-30	8-37	9-16	21-70	32-05	30-00	21-37	18-02
60 and over.....	5-05	1-14	2-20	0-82	5-82	5-20	11-37	7-87	7-56	5-89
Rent not specified.....	0-45	1-14	0-88	0-41	0-45	0-33	0-43	1-80	0-58	0-61

¹ Includes only households with husband and wife living together.

TABLE 23. Numerical and percentage distribution of tenant households¹, by monthly rental paid and type of household, cities of 30,000 population and over, 1931

Monthly Rental and Type of Household	Halifax, N.S.	Saint John, N.B.	Montreal, Que.	Quebec, Que.	Verdun, Que.	Three Rivers, Que.	Toronto, Ont.	Hamilton, Ont.	Ottawa, Ont.	London, Ont.
NUMBER										
Total tenants	6,242	6,410	114,995	13,916	10,709	3,950	61,926	15,791	13,402	6,182
Paying under \$10.....	245	361	1,139	195	26	79	488	304	110	52
\$10-\$15.....	1,327	2,014	19,896	2,227	730	976	4,565	2,026	1,206	625
16-24.....	1,418	1,920	42,853	4,894	5,189	1,755	10,428	4,647	2,506	1,715
25-39.....	1,077	1,369	32,415	4,198	4,403	806	24,770	6,381	5,390	2,566
40-59.....	769	517	11,289	1,381	325	220	15,096	2,040	2,927	896
60 and over.....	382	205	6,923	890	34	72	5,940	365	1,006	283
Rent not specified.....	124	24	480	131	5	42	639	28	257	45
Households of one family	5,791	6,099	108,770	13,273	10,353	3,724	57,549	14,755	12,448	5,826
Paying under \$10.....	235	350	1,102	188	25	76	478	300	105	52
\$10-\$15.....	1,272	1,938	19,146	2,140	713	914	4,458	1,966	1,150	605
16-24.....	1,314	1,807	40,894	4,680	5,042	1,651	10,021	4,376	2,313	1,624
25-39.....	1,700	1,290	30,007	3,984	4,231	758	22,898	5,833	4,909	2,380
40-59.....	705	489	10,626	1,305	305	215	13,529	1,900	2,758	853
60 and over.....	359	201	6,529	844	32	69	5,536	352	904	270
Rent not specified.....	116	24	466	126	5	41	629	28	249	42
Households of two or more families	451	311	6,225	643	356	226	4,377	1,036	954	356
Paying under \$10.....	10	11	37	7	1	3	10	4	5	-
\$10-\$15.....	55	76	750	81	17	62	107	60	56	20
16-24.....	104	113	1,959	214	144	104	407	271	193	91
25-39.....	187	79	2,408	214	172	48	1,872	548	481	186
40-59.....	64	28	663	76	20	5	1,567	140	169	43
60 and over.....	23	4	394	46	2	3	404	13	42	13
Rent not specified.....	8	-	14	5	-	1	10	-	8	3
PERCENTAGE										
Total tenants	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
Paying under \$10.....	3.92	5.63	0.99	1.40	0.24	2.00	0.79	1.92	0.82	0.84
\$10-\$15.....	21.26	31.42	17.30	16.00	6.82	24.71	7.37	12.83	9.00	10.11
16-24.....	22.72	29.95	37.26	35.17	48.43	44.43	16.84	29.43	18.70	27.74
25-39.....	31.67	21.36	28.19	30.17	41.11	20.41	40.00	40.41	40.22	41.51
40-59.....	12.32	8.07	9.82	9.92	3.03	5.57	24.38	12.92	21.84	14.49
60 and over.....	6.12	3.20	6.02	6.40	0.32	1.82	9.59	2.31	7.50	4.58
Rent not specified.....	1.99	0.37	0.42	0.94	0.05	1.06	1.03	0.18	1.92	0.73
Households of one family	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
Paying under \$10.....	4.06	5.74	1.01	1.42	0.24	2.04	0.83	2.03	0.84	0.89
\$10-\$15.....	21.97	31.78	17.60	16.17	6.89	24.54	7.75	13.32	9.24	10.38
16-24.....	22.69	29.62	37.60	35.26	48.70	44.34	17.41	29.66	18.58	27.88
25-39.....	30.91	21.15	27.59	30.01	40.87	20.36	39.79	39.53	39.44	40.85
40-59.....	12.17	8.02	9.77	9.83	2.94	5.77	23.51	12.88	22.16	14.64
60 and over.....	6.20	3.30	6.00	6.36	0.31	1.85	9.62	2.39	7.74	4.64
Rent not specified.....	2.00	0.39	0.43	0.95	0.05	1.10	1.09	0.19	2.00	0.72
Households of two or more families	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
Paying under \$10.....	2.22	3.54	0.59	1.09	0.28	1.33	0.23	0.39	0.52	-
\$10-\$15.....	12.20	24.44	12.05	12.60	4.78	27.43	2.44	5.79	5.87	5.62
16-24.....	23.06	36.33	31.47	33.28	40.45	46.02	9.30	26.16	20.23	25.56
25-39.....	41.46	25.40	38.68	33.28	48.31	21.24	42.77	52.90	50.42	52.25
40-59.....	14.19	9.00	10.65	11.82	5.62	2.21	35.80	13.51	17.72	12.08
60 and over.....	5.10	1.29	6.33	7.15	0.56	1.33	9.23	1.25	4.40	3.65
Rent not specified.....	1.77	-	0.23	0.78	-	0.44	0.23	-	0.84	0.84

¹ Includes only households with husband and wife living together.

TABLE 23. Numerical and percentage distribution of tenant households¹, by monthly rental paid and type of household, cities of 30,000 population and over, 1931—Con.

Monthly Rental and Type of Household	Wind-sor., Ont.	Kitch-ener, Ont.	Brant-ford, Ont.	Winni-peg, Man.	Re-gina, Sask.	Saska-toon, Sask.	Cal-gary, Alta.	Edmon-ton, Alta.	Van-couver, B.C.	Vic-toria, B.C.
NUMBER										
Total tenants	7,358	2,613	2,875	19,204	4,603	3,372	7,087	6,252	19,941	3,309
Paying under \$10.....	36	80	78	586	119	60	84	325	435	77
\$10-\$15.....	414	559	667	2,912	859	538	842	1,199	2,622	715
16-24.....	921	599	1,081	2,911	634	467	1,365	1,163	4,616	1,000
25-39.....	3,860	1,108	846	5,562	1,227	995	2,621	2,144	7,571	1,158
40-59.....	1,763	228	146	4,887	1,197	937	1,668	1,115	3,415	233
60 and over.....	344	43	47	2,175	524	198	429	253	1,096	70
Rent not specified.....	20	16	10	171	43	177	78	53	186	56
Households of one family	6,914	2,493	2,739	18,006	4,420	3,205	6,804	6,006	19,058	3,187
Paying under \$10.....	33	79	75	572	119	58	82	316	425	77
\$10-\$15.....	410	524	639	2,838	843	526	828	1,173	2,557	688
16-24.....	877	578	1,028	2,775	619	454	1,321	1,132	4,492	972
25-39.....	3,619	1,038	802	5,177	1,188	944	2,517	2,031	7,150	1,100
40-59.....	1,639	216	141	4,400	1,115	866	1,583	1,068	3,222	226
60 and over.....	317	42	45	2,016	494	185	396	234	1,030	68
Rent not specified.....	19	16	9	168	42	172	77	52	182	56
Households of two or more families	444	120	136	1,198	183	167	283	246	883	122
Paying under \$10.....	3	1	3	14	-	2	2	9	10	-
\$10-\$15.....	4	15	28	74	16	12	14	26	65	27
16-24.....	44	21	53	136	15	13	44	31	124	28
25-39.....	241	70	44	385	39	51	104	113	421	58
40-59.....	124	12	5	427	82	71	85	47	103	7
60 and over.....	27	1	2	159	30	13	33	19	66	2
Rent not specified.....	1	-	1	3	1	5	1	1	4	-
PERCENTAGE										
Total tenants	100-00	100-00	100-00	100-00	100-00	100-00	100-00	100-00	100-00	100-00
Paying under \$10.....	0-49	3-06	2-71	3-05	2-59	1-78	1-19	5-20	2-18	2-33
\$10-\$15.....	5-63	20-63	23-20	15-16	18-66	15-95	11-88	19-18	13-15	21-61
16-24.....	12-52	22-92	37-60	15-16	13-77	13-85	19-26	18-60	23-15	30-22
25-39.....	52-46	42-40	29-43	28-96	26-66	29-51	36-98	34-29	37-97	34-99
40-59.....	23-96	8-73	5-08	25-45	26-01	27-79	23-54	17-83	17-12	7-04
60 and over.....	4-67	1-65	1-63	11-33	11-38	5-87	6-05	4-05	5-50	2-12
Rent not specified.....	0-27	0-61	0-35	0-89	0-93	5-25	1-10	0-85	0-93	1-69
Households of one family	100-00	100-00	100-00	100-00	100-00	100-00	100-00	100-00	100-00	100-00
Paying under \$10.....	0-48	3-17	2-74	3-18	2-69	1-81	1-21	5-26	2-23	2-41
\$10-\$15.....	5-93	21-02	23-33	15-76	19-07	16-41	12-17	19-53	13-42	21-59
16-24.....	12-68	23-18	37-53	15-41	14-00	14-17	19-42	18-85	23-57	30-50
25-39.....	52-34	41-64	29-28	28-75	26-88	29-45	36-99	33-82	37-52	34-62
40-59.....	23-71	8-66	5-15	24-77	25-23	27-02	23-26	17-78	16-91	7-09
60 and over.....	4-58	1-69	1-64	11-20	11-18	5-77	5-82	3-90	5-40	2-13
Rent not specified.....	0-28	0-64	0-33	0-93	0-95	5-37	1-13	0-86	0-95	1-76
Households of two or more families	100-00	100-00	100-00	100-00	100-00	100-00	100-00	100-00	100-00	100-00
Paying under \$10.....	0-68	0-83	2-21	1-17	-	1-20	0-71	3-66	1-13	-
\$10-\$15.....	0-90	12-50	20-59	6-18	8-74	7-19	4-95	10-57	7-36	22-13
16-24.....	9-91	17-50	38-97	11-35	8-20	7-78	15-55	12-60	14-04	22-95
25-39.....	54-28	58-34	32-35	32-14	21-31	30-54	36-75	45-93	47-68	47-54
40-59.....	27-93	10-00	3-68	35-64	44-81	42-51	30-03	19-11	21-86	5-74
60 and over.....	6-08	0-83	1-47	13-27	16-39	7-79	11-66	7-72	7-48	1-64
Rent not specified.....	0-22	-	0-73	0-25	0-55	2-99	0-35	0-41	0-45	-

¹ Includes only households with husband and wife living together.

TABLE 24. Number of persons per household,¹ rooms per household and rooms per person, by monthly rental paid and type of household, cities of 30,000 population and over, 1931

Monthly Rental and Type of Household	Hali- fax, N.S.	Saint John, N.B.	Mont- real, Que.	Que- bec, Que.	Ver- dun, Que.	Three Rivers, Que.	Tor- onto, Ont.	Hamil- ton, Ont.	Ot- tawa, Ont.	Lon- don, Ont.
AVERAGE NUMBER OF PERSONS PER HOUSEHOLD										
Total tenants.....	4.78	4.58	4.88	5.41	4.33	5.45	4.29	4.33	4.73	4.22
Paying under \$10.....	4.01	4.24	4.00	4.90	4.00	4.19	3.29	3.17	3.81	3.69
\$10-\$15.....	4.62	4.78	4.43	4.90	3.94	5.19	3.57	3.88	4.66	4.18
16-24.....	4.95	4.73	5.00	5.37	4.24	5.63	4.12	4.52	5.16	4.37
25-39.....	5.08	4.47	5.30	5.77	4.45	5.74	4.52	4.55	4.08	4.28
40-59.....	4.59	4.10	4.48	5.43	4.77	5.03	4.37	3.90	4.34	3.91
60 and over.....	4.26	3.71	4.38	5.46	6.06	4.86	4.19	3.99	3.86	3.98
Rent not specified.....	3.98	4.21	3.83	4.66	2.60	3.81	3.44	3.54	3.98	3.60
Households of one family.....	4.57	4.46	4.75	5.30	4.25	5.32	4.06	4.15	4.52	4.07
Paying under \$10.....	3.89	4.15	3.92	4.86	3.72	4.05	3.20	3.13	3.60	3.69
\$10-\$15.....	4.63	4.69	4.35	4.82	3.89	5.04	3.50	3.79	4.53	4.08
16-24.....	4.76	4.60	4.91	5.29	4.18	5.51	4.00	4.38	4.97	4.23
25-39.....	4.81	4.35	5.13	5.65	4.37	5.59	4.30	4.34	4.74	4.12
40-59.....	4.35	3.90	4.29	5.21	4.66	4.97	4.03	3.65	4.15	3.75
60 and over.....	4.02	3.62	4.17	5.28	5.97	4.81	3.86	3.87	3.68	3.77
Rent not specified.....	3.75	4.21	3.73	4.59	2.60	3.71	3.38	3.54	3.90	3.38
Households of two or more families	7.41	6.96	7.20	7.75	6.47	7.60	7.40	6.85	7.46	6.70
Paying under \$10.....	7.00	7.09	6.54	6.14	11.00	7.67	7.50	6.25	8.20	-
\$10-\$15.....	6.82	7.29	6.66	7.02	6.00	7.40	6.69	6.75	7.43	7.30
16-24.....	7.25	6.86	6.96	7.15	6.56	7.57	7.08	6.65	7.48	6.78
25-39.....	7.65	6.47	7.39	7.97	6.41	8.00	7.24	6.83	7.44	6.38
40-59.....	7.31	7.61	7.54	9.17	6.50	7.60	7.36	7.36	7.44	7.14
60 and over.....	8.00	8.25	7.80	8.83	7.50	6.00	8.81	7.31	7.79	8.31
Rent not specified.....	7.25	-	7.00	6.60	-	8.00	7.00	-	6.50	6.67
AVERAGE NUMBER OF ROOMS PER HOUSEHOLD										
Total tenants.....	4.81	5.78	5.23	5.39	4.70	5.26	5.03	5.20	6.07	5.90
Paying under \$10.....	2.57	3.89	3.09	3.59	3.08	3.19	2.60	2.47	2.83	3.90
\$10-\$15.....	3.43	5.05	3.95	3.78	3.68	4.33	2.91	3.62	4.07	4.52
16-24.....	4.22	5.93	4.83	4.67	4.35	5.15	3.95	5.07	5.57	5.44
25-39.....	5.41	6.55	6.06	6.01	5.18	6.24	5.15	5.65	6.33	6.21
40-59.....	6.31	6.81	5.99	6.93	6.10	6.85	5.78	5.77	6.72	6.59
60 and over.....	7.14	7.12	6.72	8.47	7.32	7.94	6.56	6.98	7.11	7.22
Rent not specified.....	4.84	5.46	3.48	4.93	3.00	3.52	3.38	4.89	4.78	5.07
Households of one family.....	4.73	5.73	5.18	5.35	4.68	5.24	4.90	5.12	5.99	5.84
Paying under \$10.....	2.54	3.86	3.05	3.57	2.96	3.25	2.51	2.46	2.62	3.90
\$10-\$15.....	3.41	5.03	3.94	3.75	3.67	4.29	2.88	3.58	4.02	4.48
16-24.....	4.16	5.90	4.81	4.66	4.34	5.12	3.90	5.02	5.51	5.41
25-39.....	5.35	6.50	6.02	5.97	5.14	6.21	5.06	5.58	6.25	6.16
40-59.....	6.22	6.67	5.91	6.85	6.06	6.87	5.61	5.65	6.64	6.54
60 and over.....	7.03	7.08	6.62	8.41	7.09	7.90	6.35	6.97	7.02	7.11
Rent not specified.....	4.53	5.46	3.43	4.91	3.60	3.41	3.34	4.89	4.71	4.71
Households of two or more families	5.83	6.04	6.17	6.17	5.24	5.65	6.76	6.33	7.14	6.78
Paying under \$10.....	3.10	4.73	4.19	4.14	6.00	1.67	6.80	3.75	7.20	-
\$10-\$15.....	3.85	5.54	4.30	4.43	4.06	4.94	4.07	5.15	5.14	5.65
16-24.....	4.99	6.37	5.44	4.93	4.61	5.54	5.25	5.80	6.28	5.96
25-39.....	5.97	7.28	6.67	6.68	5.63	6.73	6.27	6.45	7.19	6.89
40-59.....	7.39	9.36	7.42	8.25	6.80	6.20	7.25	7.37	8.14	7.56
60 and over.....	8.91	8.75	8.45	9.63	11.00	9.00	9.45	7.31	9.29	9.38
Rent not specified.....	9.38	-	5.14	5.40	-	8.00	5.70	-	6.88	10.00

¹ Includes only households with husband and wife living together.

TABLE 24. Number of persons per household¹, rooms per household and rooms per person, by monthly rental paid and type of household, cities of 30,000 population and over, 1931—Con.

Monthly Rental and Type of Household	Hali- fax, N.S.	Saint John, N.B.	Mont- real, Que.	Que- bec, Que.	Ver- dun, Que.	Three Rivers, Que.	Tor- onto, Ont.	Hamil- ton, Ont.	Ot- tawa, Ont.	Lon- don, Ont.
AVERAGE NUMBER OF ROOMS PER PERSON										
Total tenants.....	1.01	1.26	1.07	0.99	1.09	0.97	1.17	1.20	1.28	1.40
Paying under \$10.....	0.64	0.92	0.77	0.73	0.77	0.76	0.79	0.78	0.74	1.06
\$10-\$15.....	0.74	1.06	0.89	0.77	0.93	0.83	0.81	0.93	0.87	1.08
16-24.....	0.85	1.25	0.97	0.87	1.02	0.91	0.96	1.12	1.08	1.25
25-39.....	1.06	1.46	1.15	1.04	1.16	1.09	1.14	1.24	1.27	1.45
40-59.....	1.37	1.66	1.34	1.28	1.28	1.36	1.32	1.48	1.55	1.69
60 and over.....	1.68	1.92	1.54	1.55	1.21	1.63	1.56	1.75	1.84	1.81
Rent not specified.....	1.22	1.30	0.91	1.06	1.38	0.93	0.98	1.38	1.20	1.41
Households of one family.....	1.03	1.29	1.09	1.01	1.10	0.98	1.21	1.23	1.32	1.44
Paying under \$10.....	0.65	0.93	0.78	0.73	0.80	0.80	0.78	0.78	0.73	1.06
\$10-\$15.....	0.75	1.07	0.91	0.78	0.94	0.85	0.82	0.94	0.89	1.10
16-24.....	0.87	1.28	0.98	0.88	1.04	0.93	0.97	1.15	1.11	1.28
25-39.....	1.11	1.49	1.17	1.06	1.18	1.11	1.18	1.29	1.32	1.49
40-59.....	1.43	1.71	1.38	1.31	1.30	1.38	1.39	1.55	1.60	1.75
60 and over.....	1.75	1.96	1.59	1.59	1.19	1.64	1.65	1.80	1.90	1.88
Rent not specified.....	1.21	1.30	0.92	1.07	1.38	0.92	0.99	1.38	1.21	1.39
Households of two or more families	0.79	0.95	0.86	0.80	0.81	0.74	0.91	0.92	0.96	1.01
Paying under \$10.....	0.44	0.67	0.64	0.67	0.55	0.22	0.91	0.60	0.88	-
\$10-\$15.....	0.57	0.76	0.65	0.63	0.68	0.67	0.61	0.76	0.69	0.77
16-24.....	0.69	0.93	0.78	0.69	0.70	0.73	0.74	0.87	0.84	0.88
25-39.....	0.78	1.13	0.90	0.84	0.88	0.84	0.87	0.94	0.97	1.08
40-59.....	1.01	1.23	0.98	0.90	1.05	0.82	0.98	1.00	1.09	1.06
60 and over.....	1.11	1.06	1.08	1.09	1.47	1.50	1.07	1.00	1.19	1.13
Rent not specified.....	1.29	-	0.73	0.82	-	1.00	0.81	-	1.06	1.50

Monthly Rental and Type of Household	Wind- sor, Ont.	Kitch- ener, Ont.	Brant- ford, Ont.	Winni- peg, Man.	Re- gina, Sask.	Saska- toon, Sask.	Cal- gary, Alta.	Edmon- ton, Alta.	Van- couver, B.C.	Vic- toria, B.C.
AVERAGE NUMBER OF PERSONS PER HOUSEHOLD										
Total tenants.....	4.30	4.23	4.30	4.45	4.33	4.44	4.07	4.21	4.00	4.00
Paying under \$10.....	4.03	2.88	3.38	3.27	3.49	3.93	3.89	3.94	3.63	4.01
\$10-\$15.....	3.74	3.70	4.26	3.91	3.92	4.30	3.76	4.13	3.88	4.04
16-24.....	4.26	4.33	4.46	4.67	4.29	4.41	3.84	4.07	3.97	4.05
25-39.....	4.48	4.56	4.29	4.79	4.56	4.59	4.17	4.33	4.12	3.98
40-59.....	4.13	4.14	4.10	4.44	4.42	4.64	4.15	4.32	3.85	3.86
60 and over.....	4.06	3.72	3.77	4.37	4.52	4.23	4.63	5.02	4.24	3.80
Rent not specified.....	3.35	4.69	4.00	3.51	3.53	3.48	3.36	3.40	3.18	3.64
Households of one family.....	4.13	4.09	4.17	4.18	4.17	4.29	3.93	4.13	3.85	3.89
Paying under \$10.....	3.79	2.81	3.24	3.20	3.49	3.81	3.87	3.88	3.57	4.01
\$10-\$15.....	3.70	3.59	4.19	3.83	3.85	4.25	3.71	4.06	3.80	3.91
16-24.....	4.11	4.26	4.30	4.52	4.20	4.31	3.75	4.00	3.90	3.98
25-39.....	4.32	4.38	4.14	4.54	4.44	4.43	4.04	4.20	3.96	3.85
40-59.....	3.90	3.91	3.99	4.03	4.17	4.42	3.99	4.18	3.63	3.78
60 and over.....	3.75	3.71	3.62	3.90	4.20	3.95	4.29	4.72	3.92	3.56
Rent not specified.....	3.32	4.69	4.00	3.43	3.50	3.41	3.29	3.29	3.12	3.64
Households of two or more families	7.06	7.16	6.99	8.49	8.16	7.44	7.26	7.04	7.13	6.79
Paying under \$10.....	6.67	8.00	7.00	6.21	-	7.50	5.00	6.22	6.30	-
\$10-\$15.....	7.00	7.33	5.82	7.18	7.44	6.75	7.07	7.08	6.98	7.30
16-24.....	7.25	6.29	7.55	7.70	7.93	7.85	6.55	6.90	6.70	6.64
25-39.....	6.92	7.23	7.11	8.11	8.10	7.51	7.28	6.65	6.80	6.50
40-59.....	7.18	8.25	7.20	8.72	7.78	7.39	7.08	7.55	7.52	6.29
60 and over.....	7.63	4.00	7.00	10.33	9.90	8.31	8.79	8.63	9.27	12.00
Rent not specified.....	4.00	-	4.00	7.67	5.00	5.80	9.00	9.00	6.00	-

¹ Includes only households with husband and wife living together.

TABLE 24. Number of persons per household,¹ rooms per household and rooms per person, by monthly rental paid and type of household, cities of 30,000 population and over, 1931—Con.

Monthly Rental and Type of Household	Wind- sor, Ont.	Kitch- ener, Ont.	Brant- ford, Ont.	Winni- peg, Man.	Re- gina, Sask.	Saska- toon, Sask.	Cal- gary, Alta.	Edmon- ton, Alta.	Van- couver, B.C.	Vic- toria, B.C.
AVERAGE NUMBER OF ROOMS PER HOUSEHOLD										
Total tenants.....	5.15	4.77	5.68	4.50	4.21	4.54	4.27	4.50	4.47	5.13
Paying under \$10.....	3.31	1.95	2.95	1.95	1.78	2.47	2.64	2.72	2.73	3.71
\$10-\$15.....	3.35	3.06	4.65	2.77	2.39	3.22	2.72	3.29	3.26	4.59
16-24.....	4.24	4.41	5.70	3.94	3.49	4.09	3.10	3.64	4.03	5.09
25-39.....	5.25	5.57	6.33	4.85	4.47	4.78	4.46	4.97	4.77	5.47
40-59.....	5.63	6.27	7.34	5.13	5.23	5.68	5.32	5.88	5.09	6.09
60 and over.....	6.36	7.23	7.15	6.05	5.72	5.87	6.56	7.09	6.32	5.79
Rent not specified.....	4.30	7.06	7.30	2.86	4.30	1.55	1.54	1.81	1.67	3.02
Households of one family.....	5.08	4.71	5.63	4.35	4.14	4.46	4.20	4.44	4.39	5.07
Paying under \$10.....	3.24	1.92	2.88	1.92	1.78	2.45	2.66	2.69	2.72	3.71
\$10-\$15.....	3.34	3.02	4.60	2.76	2.39	3.22	2.71	3.26	3.23	4.52
16-24.....	4.19	4.38	5.66	3.88	3.46	4.07	3.06	3.61	4.00	5.06
25-39.....	5.19	5.50	6.29	4.74	4.43	4.71	4.40	4.92	4.71	5.41
40-59.....	5.55	6.23	7.28	4.92	5.12	5.59	5.26	5.82	4.98	6.05
60 and over.....	6.21	7.29	7.09	5.77	5.61	5.69	6.45	6.94	6.10	5.47
Rent not specified.....	4.26	7.06	7.33	2.83	4.31	1.55	1.49	1.77	1.62	3.02
Households of two or more families	6.27	6.16	6.63	6.77	6.06	6.05	5.87	6.04	6.15	6.68
Paying under \$10.....	4.00	4.00	4.67	2.93	-	3.00	2.00	3.56	3.10	-
\$10-\$15.....	4.75	4.60	5.89	3.43	2.69	3.08	3.64	4.65	4.45	6.30
16-24.....	5.14	5.29	6.45	5.01	4.47	4.77	4.30	4.81	5.32	6.11
25-39.....	6.05	6.66	7.09	6.38	5.56	5.93	5.77	5.87	5.85	6.72
40-59.....	6.81	7.00	9.00	7.35	6.74	6.80	6.47	7.34	6.87	7.29
60 and over.....	8.07	5.00	8.50	9.58	7.50	8.46	7.91	9.00	9.76	16.50
Rent not specified.....	5.00	-	7.00	4.33	4.00	1.60	5.00	4.00	3.75	-
AVERAGE NUMBER OF ROOMS PER PERSON										
Total tenants.....	1.20	1.13	1.32	1.01	0.97	1.02	1.05	1.06	1.12	1.28
Paying under \$10.....	0.82	0.68	0.87	0.60	0.51	0.63	0.68	0.69	0.75	0.93
\$10-\$15.....	0.90	0.83	1.09	0.71	0.61	0.75	0.72	0.80	0.84	1.13
16-24.....	1.00	1.02	1.28	0.84	0.81	0.93	0.81	0.89	1.02	1.26
25-39.....	1.17	1.22	1.48	1.01	0.98	1.04	1.07	1.15	1.16	1.38
40-59.....	1.37	1.51	1.79	1.16	1.18	1.22	1.28	1.36	1.32	1.58
60 and over.....	1.57	1.94	1.90	1.38	1.26	1.39	1.42	1.41	1.49	1.52
Rent not specified.....	1.28	1.51	1.83	0.82	1.22	0.44	0.46	0.53	0.52	0.83
Households of one family.....	1.23	1.15	1.35	1.04	0.99	1.04	1.07	1.08	1.14	1.30
Paying under \$10.....	0.86	0.68	0.89	0.60	0.51	0.64	0.69	0.69	0.76	0.93
\$10-\$15.....	0.90	0.84	1.10	0.72	0.62	0.76	0.73	0.80	0.85	1.15
16-24.....	1.02	1.03	1.32	0.86	0.82	0.94	0.82	0.90	1.03	1.27
25-39.....	1.20	1.26	1.52	1.04	1.00	1.06	1.09	1.17	1.19	1.41
40-59.....	1.42	1.59	1.82	1.22	1.23	1.27	1.32	1.39	1.37	1.60
60 and over.....	1.66	1.96	1.96	1.48	1.34	1.44	1.51	1.47	1.56	1.54
Rent not specified.....	1.29	1.51	1.83	0.82	1.23	0.45	0.45	0.45	0.52	0.83
Households of two or more families	0.89	0.86	0.95	0.80	0.74	0.81	0.81	0.86	0.86	0.98
Paying under \$10.....	0.60	0.50	0.67	0.47	-	0.40	0.40	0.57	0.49	-
\$10-\$15.....	0.68	0.63	1.01	0.48	0.36	0.46	0.52	0.66	0.64	0.86
16-24.....	0.71	0.84	0.86	0.65	0.56	0.61	0.66	0.70	0.79	0.92
25-39.....	0.88	0.92	1.00	0.79	0.69	0.80	0.79	0.88	0.86	1.03
40-59.....	0.95	0.85	1.25	0.84	0.87	0.82	0.91	0.97	0.91	1.16
60 and over.....	1.06	1.25	1.21	0.93	0.76	1.02	0.90	1.04	1.05	1.38
Rent not specified.....	1.25	-	1.75	0.57	0.80	0.28	0.56	0.44	0.63	-

¹Includes only households with husband and wife living together.

TABLE 25. Number of rooms and average monthly earnings per person in tenant households,¹ by monthly rental paid, cities of 30,000 population and over, 1931

City	No. of Rooms per Person According to Specified Rentals						Average Monthly Earnings per Person According to Specified Rentals					
	Less than \$10	\$10-\$15	\$16-\$24	\$25-\$39	\$40-\$59	\$60 and over	Less than \$10	\$10-\$15	\$16-\$24	\$25-\$39	\$40-\$59	\$60 and over
Halifax, N.S.	0.7	0.7	0.9	1.1	1.4	1.7	\$ 14	\$ 14	\$ 18	\$ 26	\$ 42	\$ 71
Saint John, N.B.	0.9	1.1	1.3	1.5	1.7	1.9	11	15	23	36	57	79
Montreal, Que.	0.8	0.9	1.0	1.2	1.4	1.6	14	16	21	29	45	75
Quebec, Que.	0.7	0.8	0.9	1.1	1.3	1.6	14	15	19	25	37	62
Verdun, Que.	0.8	0.8	1.0	1.2	1.3	1.2	20	19	24	30	49	61
Three Rivers, Que.	0.8	0.8	0.9	1.1	1.4	1.7	12	14	19	29	48	59
Toronto, Ont.	0.7	0.8	1.0	1.2	1.4	1.7	21	19	20	23	38	79
Hamilton, Ont.	0.8	0.9	1.1	1.3	1.5	1.8	17	16	18	26	52	85
Ottawa, Ont.	0.7	0.9	1.1	1.3	1.6	1.9	17	15	20	30	49	84
London, Ont.	1.0	1.1	1.3	1.5	1.8	1.9	16	16	20	31	53	89
Windsor, Ont.	0.9	0.9	1.0	1.2	1.4	1.6	25	14	15	23	41	84
Kitchener, Ont.	0.6	0.8	1.0	1.3	1.6	1.9	18	17	18	25	51	102
Brantford, Ont.	0.9	1.1	1.3	1.5	1.8	1.9	13	13	17	30	57	82
Winnipeg, Man.	0.6	0.7	0.9	1.0	1.2	1.5	12	14	17	26	41	76
Regina, Sask.	0.5	0.6	0.8	1.0	1.2	1.3	11	13	18	26	42	62
Saskatoon, Sask.	0.6	0.8	0.9	1.1	1.3	1.5	12	15	19	27	43	67
Calgary, Alta.	0.7	0.7	0.8	1.1	1.3	1.5	14	16	20	29	46	65
Edmonton, Alta.	0.7	0.8	0.9	1.2	1.4	1.5	12	16	22	30	48	61
Vancouver, B.C.	0.7	0.9	1.0	1.2	1.4	1.5	17	16	20	30	49	73
Victoria, B.C.	0.9	1.2	1.3	1.4	1.5	1.6	14	20	26	35	44	68

¹ Includes only one-family households with wage-earner heads and husband and wife living together.**TABLE 26. Average monthly earnings¹ per tenant household² with wage-earner head, by monthly rental paid, cities of 30,000 population and over, 1931**

City	Monthly Rental						
	Total	Less than \$10	\$10-\$15	\$16-\$24	\$25-\$39	\$40-\$59	\$60 and over
Halifax, N.S.	\$ 114	\$ 54	\$ 65	\$ 85	\$ 124	\$ 185	\$ 282
Saint John, N.B.	112	48	70	108	154	217	294
Montreal, Que.	123	54	71	101	148	188	290
Quebec, Que.	126	71	73	102	142	191	321
Verdun, Que.	116	78	76	102	131	232	339
Three Rivers, Que.	113	51	69	103	164	235	284
Toronto, Ont.	119	66	66	81	100	150	301
Hamilton, Ont.	106	54	60	78	112	186	340
Ottawa, Ont.	151	62	71	101	142	201	312
London, Ont.	124	62	67	85	129	195	320
Windsor, Ont.	110	94	50	60	97	161	311
Kitchener, Ont.	101	50	60	79	112	200	389
Brantford, Ont.	94	45	55	74	126	228	310
Winnipeg, Man.	124	37	53	75	115	162	289
Regina, Sask.	121	37	49	76	114	171	282
Saskatoon, Sask.	124	49	62	82	117	184	282
Calgary, Alta.	122	52	59	76	118	179	278
Edmonton, Alta.	118	46	65	86	128	197	280
Vancouver, B.C.	112	58	59	79	119	178	283
Victoria, B.C.	111	56	77	104	134	162	232

¹ Earnings of all members of family.² Includes only one-family households with husband and wife living together.**TABLE 27. Average number of children per tenant household¹, by monthly rental paid, cities of 30,000 population and over, 1931**

City	Monthly Rental					
	Less than \$10	\$10-\$15	\$16-\$24	\$25-\$39	\$40-\$59	\$60 and over
Halifax, N.S.	1.7	2.4	2.5	2.4	1.8	1.4
Saint John, N.B.	2.0	2.5	2.3	2.0	1.3	1.3
Montreal, Que.	1.8	2.1	2.5	2.8	1.7	1.4
Quebec, Que.	2.8	2.7	3.1	3.3	2.7	2.3
Verdun, Que.	1.8	1.8	2.0	2.1	2.3	3.5
Three Rivers, Que.	2.1	2.9	3.3	3.3	2.4	1.9
Toronto, Ont.	0.9	1.3	1.7	1.9	1.0	1.2
Hamilton, Ont.	1.1	1.6	2.1	1.9	1.3	1.5
Ottawa, Ont.	1.5	2.4	2.7	2.4	1.7	1.2
London, Ont.	1.8	1.9	2.0	1.8	1.3	1.3
Windsor, Ont.	1.6	1.5	1.9	2.0	1.5	1.3
Kitchener, Ont.	0.7	1.4	2.0	2.0	1.5	1.3
Brantford, Ont.	1.2	2.0	2.0	1.9	1.0	1.1
Winnipeg, Man.	0.9	1.5	2.1	2.1	1.5	1.1
Regina, Sask.	1.2	1.7	1.9	2.0	1.0	1.6
Saskatoon, Sask.	1.9	2.0	2.1	2.0	1.8	1.3
Calgary, Alta.	1.7	1.5	1.6	1.8	1.5	1.5
Edmonton, Alta.	1.8	1.9	1.8	1.8	1.6	1.7
Vancouver, B.C.	1.3	1.6	1.7	1.7	1.2	1.2
Victoria, B.C.	1.9	1.8	1.8	1.6	1.2	1.0

¹ Includes only one-family households with husband and wife living together.

TABLE 28. Numerical and percentage distribution of urban owned homes, by intervals of value, urban by size groups, Canada and provinces, 1931

Province and Urban Group	Total Urban Owned Homes	Valued at—								
		Under \$500	\$500 and under \$1,000	\$1,000 and under \$2,000	\$2,000 and under \$3,000	\$3,000 and under \$4,000	\$4,000 and under \$5,000	\$5,000 and under \$10,000	\$10,000 and over	Not specified
NUMBER										
CANADA	565,084	13,955	39,000	95,693	94,463	89,897	69,760	123,096	37,666	1,554
Urban 30,000 and over.....	252,586	1,612	4,715	21,625	34,481	43,223	40,700	80,167	25,427	546
Urban under 30,000.....	312,498	12,343	34,285	74,068	59,982	46,674	28,970	42,929	12,239	1,008
Prince Edward Island.....	2,397	95	356	606	400	333	210	345	49	3
Urban under 30,000.....	2,397	95	356	606	400	333	210	345	49	3
Nova Scotia.....	22,992	1,145	3,078	5,171	3,977	3,211	2,203	3,494	637	76
Urban 30,000 and over.....	4,271	49	104	422	695	746	595	1,270	362	28
Urban under 30,000.....	18,721	1,096	2,974	4,749	3,282	2,465	1,608	2,224	275	48
New Brunswick.....	10,727	299	1,006	2,099	1,946	1,754	1,168	1,958	460	37
Urban 30,000 and over.....	2,560	45	165	443	398	385	266	658	191	9
Urban under 30,000.....	8,167	254	841	1,656	1,548	1,369	902	1,300	269	28
Quebec.....	106,067	2,110	7,121	19,912	17,388	14,599	9,375	21,231	13,824	507
Urban 30,000 and over.....	34,631	156	650	3,208	4,217	5,081	3,537	10,271	7,333	178
Urban under 30,000.....	71,436	1,954	6,471	16,704	13,171	9,518	5,838	10,960	6,491	329
Ontario.....	263,715	3,188	12,357	35,796	39,863	44,228	39,788	70,803	17,234	458
Urban 30,000 and over.....	120,868	211	676	5,278	11,667	19,566	23,413	47,282	12,678	197
Urban under 30,000.....	142,847	2,977	11,781	30,518	28,196	24,662	16,375	23,521	4,556	261
Manitoba.....	35,147	927	2,401	5,723	6,166	5,980	4,869	7,220	1,813	48
Urban 30,000 and over.....	22,712	68	229	2,101	3,820	4,379	4,028	6,394	1,679	14
Urban under 30,000.....	12,435	859	2,172	3,622	2,346	1,601	841	826	134	34
Saskatchewan.....	36,744	2,677	5,429	8,800	5,855	4,303	3,165	5,646	744	125
Urban 30,000 and over.....	11,237	229	582	1,426	1,380	1,500	1,705	3,870	535	4
Urban under 30,000.....	25,507	2,448	4,847	7,374	4,475	2,797	1,460	1,776	209	121
Alberta.....	36,021	2,348	4,225	7,889	6,525	5,410	3,465	5,193	885	81
Urban 30,000 and over.....	20,533	560	1,253	3,217	3,780	3,827	2,740	4,345	794	17
Urban under 30,000.....	15,488	1,788	2,972	4,672	2,745	1,583	725	848	91	64
British Columbia.....	51,274	1,166	3,027	9,697	12,343	10,079	5,517	7,206	2,020	219
Urban 30,000 and over.....	35,774	294	1,156	5,530	8,524	7,733	4,506	6,077	1,855	99
Urban under 30,000.....	15,500	872	1,871	4,167	3,819	2,346	1,011	1,129	165	120
PERCENTAGE										
CANADA	100.0	2.5	6.9	16.9	16.7	15.9	12.3	21.8	6.7	0.3
Urban 30,000 and over.....	100.0	0.6	1.9	8.6	13.7	17.1	16.1	31.7	10.1	0.2
Urban under 30,000.....	100.0	4.0	11.0	23.7	19.2	14.9	9.3	13.7	3.9	0.3
Prince Edward Island.....	100.0	4.0	14.8	25.3	16.7	13.9	8.8	14.4	2.0	0.1
Urban under 30,000.....	100.0	4.0	14.8	25.3	16.7	13.9	8.8	14.4	2.0	0.1
Nova Scotia.....	100.0	5.0	13.4	22.5	17.3	13.9	9.6	15.2	2.8	0.3
Urban 30,000 and over.....	100.0	1.2	2.4	9.9	16.3	17.5	13.9	29.7	8.5	0.6
Urban under 30,000.....	100.0	5.8	15.9	25.4	17.5	13.2	8.6	11.9	1.5	0.2
New Brunswick.....	100.0	2.8	9.4	19.6	18.1	16.3	10.9	18.3	4.3	0.3
Urban 30,000 and over.....	100.0	1.8	6.4	17.3	15.6	15.0	10.4	25.7	7.5	0.3
Urban under 30,000.....	100.0	3.1	10.3	20.3	19.0	16.8	11.0	15.9	3.3	0.3
Quebec.....	100.0	2.0	6.7	18.8	16.4	13.8	8.8	20.0	13.0	0.5
Urban 30,000 and over.....	100.0	0.4	1.9	9.3	12.2	14.7	10.2	29.6	21.2	0.5
Urban under 30,000.....	100.0	2.7	9.1	23.4	18.4	13.3	8.2	15.3	9.1	0.5
Ontario.....	100.0	1.2	4.7	13.0	15.1	16.8	15.1	26.8	6.5	0.2
Urban 30,000 and over.....	100.0	0.2	0.5	4.3	9.6	16.2	19.4	39.1	10.5	0.2
Urban under 30,000.....	100.0	2.1	8.2	21.3	19.7	17.3	11.5	16.5	3.2	0.2
Manitoba.....	100.0	2.6	6.8	16.3	17.6	17.0	13.9	20.5	5.2	0.1
Urban 30,000 and over.....	100.0	0.3	1.0	9.3	16.8	19.3	17.7	28.1	7.4	0.1
Urban under 30,000.....	100.0	6.9	17.5	29.1	18.9	12.9	6.7	6.6	1.1	0.3
Saskatchewan.....	100.0	7.3	14.8	24.0	15.9	11.7	8.6	15.4	2.0	0.3
Urban 30,000 and over.....	100.0	2.0	5.2	12.7	12.3	13.4	15.2	34.4	4.8	-
Urban under 30,000.....	100.0	9.6	19.0	28.9	17.5	11.0	5.7	7.0	0.8	0.5
Alberta.....	100.0	6.5	11.8	21.9	18.1	15.0	9.6	14.4	2.5	0.2
Urban 30,000 and over.....	100.0	2.7	6.1	15.7	18.4	18.6	13.3	21.2	3.9	0.1
Urban under 30,000.....	100.0	11.5	19.2	30.2	17.7	10.2	4.7	5.5	0.6	0.4
British Columbia.....	100.0	2.3	5.9	18.9	24.1	19.7	10.8	14.0	3.9	0.4
Urban 30,000 and over.....	100.0	0.8	3.2	15.5	23.8	21.6	12.6	17.0	5.2	0.3
Urban under 30,000.....	100.0	5.6	12.1	26.9	24.6	15.1	6.5	7.3	1.1	0.8

TABLE 29. Numerical and percentage distribution of owned homes, by intervals of value, cities of 30,000 population and over, 1931

City	Total Owned Homes	Valued at--								
		Under \$500	\$500 and under \$1,000	\$1,000 and under \$2,000	\$2,000 and under \$3,000	\$3,000 and under \$4,000	\$4,000 and under \$5,000	\$5,000 and under \$10,000	\$10,000 and over	Not Specified
NUMBER										
Halifax, N.S.	4,271	49	104	422	695	746	595	1,270	362	28
Saint John, N.B.	2,560	45	165	443	398	385	266	658	191	9
Montreal, Que.	25,455	129	513	2,357	3,005	3,830	2,515	7,408	5,586	112
Quebec, Que.	5,829	12	92	508	651	701	614	1,874	1,338	39
Verdun, Que.	1,632	5	19	155	332	270	191	463	191	6
Three Rivers, Que.	1,715	10	26	188	229	280	217	526	218	21
Toronto, Ont.	69,463	70	123	1,121	3,647	9,837	14,776	30,855	8,941	93
Hamilton, Ont.	17,876	60	124	1,630	3,350	3,729	3,097	4,800	1,051	35
Ottawa, Ont.	9,746	23	167	831	1,061	1,181	1,080	4,125	1,235	43
London, Ont.	9,726	30	66	870	2,049	2,265	1,587	2,370	473	16
Windsor, Ont.	5,951	10	22	114	411	849	1,043	2,874	624	4
Kitchener, Ont.	4,070	6	10	67	186	756	1,289	1,555	199	2
Brantford, Ont.	4,036	12	64	645	963	949	541	703	155	4
Winnipeg, Man.	22,712	68	229	2,101	3,820	4,379	4,028	6,394	1,679	14
Regina, Sask.	6,048	49	277	729	690	811	924	2,249	315	4
Saskatoon, Sask.	5,189	180	305	697	690	695	781	1,621	220	-
Calgary, Alta.	10,526	100	307	1,300	1,873	2,044	1,549	2,810	539	4
Edmonton, Alta.	10,007	460	946	1,917	1,907	1,783	1,191	1,535	255	13
Vancouver, B.C.	30,884	272	1,046	4,729	7,202	6,662	3,923	5,346	1,632	72
Victoria, B.C.	4,890	22	110	801	1,322	1,071	583	731	223	27
PERCENTAGE										
Halifax, N.S.	100.00	1.15	2.44	9.88	16.27	17.47	13.93	29.74	8.47	0.65
Saint John, N.B.	100.00	1.76	6.45	17.30	15.55	15.04	10.39	25.70	7.46	0.35
Montreal, Que.	100.00	0.51	2.01	9.26	11.81	15.05	9.88	29.10	21.94	0.44
Quebec, Que.	100.00	0.20	1.58	8.72	11.17	12.03	10.53	32.15	22.95	0.67
Verdun, Que.	100.00	0.31	1.17	9.50	20.34	16.54	11.70	28.37	11.70	0.37
Three Rivers, Que.	100.00	0.58	1.52	10.96	13.35	16.33	12.65	30.67	12.71	1.23
Toronto, Ont.	100.00	0.10	0.18	1.61	5.25	14.16	21.27	44.42	12.87	0.14
Hamilton, Ont.	100.00	0.34	0.69	9.12	18.74	20.86	17.32	26.85	5.88	0.20
Ottawa, Ont.	100.00	0.23	1.71	8.53	10.89	12.12	11.08	42.33	12.67	0.44
London, Ont.	100.00	0.31	0.68	8.94	21.07	23.29	16.32	24.37	4.86	0.16
Windsor, Ont.	100.00	0.17	0.37	1.91	6.91	14.27	17.53	48.29	10.48	0.07
Kitchener, Ont.	100.00	0.15	0.24	1.65	4.57	18.57	31.67	38.21	4.89	0.05
Brantford, Ont.	100.00	0.30	1.59	15.98	23.86	23.51	13.40	17.42	3.84	0.10
Winnipeg, Man.	100.00	0.30	1.01	9.25	16.82	19.28	17.74	28.15	7.39	0.06
Regina, Sask.	100.00	0.81	4.58	12.05	11.41	13.41	15.28	37.18	5.21	0.07
Saskatoon, Sask.	100.00	3.47	5.88	13.43	13.30	13.39	15.05	31.24	4.24	-
Calgary, Alta.	100.00	0.95	2.92	12.35	17.79	19.42	14.72	26.69	5.12	0.04
Edmonton, Alta.	100.00	4.59	9.45	19.16	19.06	17.82	11.90	15.34	2.55	0.13
Vancouver, B.C.	100.00	0.88	3.39	15.31	23.32	21.57	12.70	17.31	5.29	0.23
Victoria, B.C.	100.00	0.45	2.25	16.38	27.04	21.90	11.92	14.95	4.56	0.55

TABLE 30. Numerical and percentage distribution of urban owned homes, by value of home and occupational status of head, Canada, 1931

Value of Home	Total Urban Owned Homes	Employer	Own Account	Wage-Earner	No Occupation or Pay	Income
NUMBER						
All values	565,084	48,989	74,750	320,493	50,210	70,642
Under \$500	13,955	454	1,929	8,387	1,399	1,789
\$500 and under \$1,000	39,000	1,439	4,865	23,194	4,131	5,321
\$1,000 and under \$2,000	95,693	4,975	11,932	56,638	9,199	12,949
\$2,000 and under \$3,000	94,463	5,719	11,539	56,765	8,504	11,936
\$3,000 and under \$4,000	89,897	6,304	10,638	54,576	7,951	10,428
\$4,000 and under \$5,000	69,760	5,598	8,299	42,619	5,764	7,480
\$5,000 and under \$10,000	123,096	14,958	17,958	65,012	10,432	14,736
\$10,000 and over	37,666	9,242	7,285	12,597	2,716	5,826
Not specified	1,554	250	305	705	117	177
PERCENTAGE						
All values	100.00	100.00	100.00	100.00	100.00	100.00
Under \$500	2.47	0.93	2.58	2.62	2.78	2.53
\$500 and under \$1,000	6.90	3.04	6.51	7.24	8.23	7.53
\$1,000 and under \$2,000	16.93	10.15	15.96	17.67	18.32	18.33
\$2,000 and under \$3,000	16.72	11.67	15.43	17.71	16.94	16.90
\$3,000 and under \$4,000	15.91	12.87	14.23	17.03	15.83	14.76
\$4,000 and under \$5,000	12.35	11.43	11.10	13.30	11.48	10.59
\$5,000 and under \$10,000	21.78	30.53	24.03	20.28	20.78	20.80
\$10,000 and over	6.66	18.87	9.75	3.93	5.41	8.25
Not specified	0.28	0.51	0.41	0.22	0.23	0.25

TABLE 31. Percentage distribution of urban homes, by monthly rental and tenure, urban by size groups and cities of 30,000 population and over, 1931

Monthly Rental	Total Urban	Urban under 30,000	Urban 30,000 and over	Hali-fax, N.S.	Saint John, N.B.	Mont-real, Que.	Que-bec, Que.	Ver-dun, Que.	Three Rivers, Que.	Tor-onto, Ont.	Ham-ilton, Ont.	Ot-tawa, Ont.
P.C. IN RENTED HOMES												
Total	100-00	100-00	100-00	100-00	100-00	100-00	100-00	100-00	100-00	100-00	100-00	100-00
Paying less than \$4.....	0-45	2-30	0-05	0-29	0-44	0-06	0-06	-	0-10	0-03	0-06	0-02
\$ 5-\$ 9.....	6-08	12-58	1-44	3-71	5-21	0-93	1-36	0-23	1-92	0-77	1-86	0-82
10-14.....	17-64	26-99	11-47	18-19	26-76	13-62	12-50	4-64	20-17	5-84	10-05	7-35
15-19.....	15-86	16-89	15-20	14-61	20-66	20-30	19-37	22-19	25-13	8-55	15-30	9-70
20-24.....	13-36	10-30	15-76	12-07	14-20	20-87	19-78	28-38	24-58	10-07	17-00	11-18
25-29.....	11-55	8-90	13-98	11-65	9-65	12-85	14-45	20-24	11-10	13-16	15-68	13-31
30-34.....	10-02	7-60	11-43	11-13	7-00	9-06	9-40	13-99	5-55	14-54	13-93	15-35
35-39.....	7-87	5-42	8-58	9-53	4-79	6-40	6-60	6-99	3-97	12-72	10-88	12-34
40-44.....	5-37	3-14	6-15	6-03	3-28	4-07	4-22	1-74	2-70	9-00	6-70	9-00
45-49.....	3-41	1-77	4-43	3-35	2-18	2-62	2-76	0-72	1-51	6-65	3-75	6-50
50-54.....	2-07	1-09	2-99	2-00	1-50	1-85	1-79	0-41	0-81	5-28	1-75	4-11
55-59.....	1-35	0-58	2-02	1-20	1-12	1-32	1-25	0-15	0-62	3-70	0-73	2-67
60 and over.....	4-97	2-44	6-50	6-24	3-21	6-05	6-46	0-32	1-84	9-69	2-31	7-65

Monthly Rental	Total Urban	Urban under 30,000	Urban 30,000 and over	Hali-fax, N.S.	Saint John, N.B.	Mont-real, Que.	Que-bec, Que.	Ver-dun, Que.	Three Rivers, Que.	Tor-onto, Ont.	Ham-ilton, Ont.	Ot-tawa, Ont.
P.C. IN OWNED HOMES												
Total	100-00	100-00	100-00	100-00	100-00	100-00	100-00	100-00	100-00	100-00	100-00	100-00
Paying less than \$4.....	2-48	3-06	0-64	1-15	1-76	0-45	0-21	0-40	0-59	0-09	0-34	0-23
\$ 5-\$ 9.....	8-89	13-86	2-54	3-31	8-39	2-81	1-65	2-11	2-27	0-36	0-99	2-42
10-14.....	10-33	14-61	4-90	5-91	10-62	5-34	5-31	5-72	6-78	0-98	4-60	4-87
15-19.....	10-29	13-15	7-32	8-77	10-18	6-53	6-43	9-97	7-79	1-95	9-85	6-09
20-24.....	10-10	11-15	9-05	10-79	9-17	7-50	6-96	13-23	8-19	3-77	12-06	6-76
25-29.....	9-79	9-57	10-23	10-60	9-30	9-05	7-44	10-77	9-84	7-52	12-59	7-33
30-34.....	9-00	7-75	10-34	9-70	8-58	8-38	7-20	8-52	9-58	10-72	12-22	7-23
35-39.....	7-75	6-28	9-74	8-26	6-40	6-01	6-46	7-02	7-82	13-32	10-64	6-73
40-44.....	6-60	4-87	8-66	7-33	5-26	5-15	5-96	5-77	6-70	11-33	8-45	6-35
45-49.....	5-25	3-50	7-25	6-35	4-66	4-68	5-46	4-91	5-71	9-31	6-07	6-07
50-54.....	3-86	2-31	5-85	5-35	4-15	4-31	4-96	4-41	4-90	7-60	4-38	5-82
55-59.....	2-78	1-55	4-39	4-35	3-65	3-92	4-46	3-91	4-21	6-26	3-32	5-57
60 and over.....	12-98	7-44	19-09	18-13	17-88	35-87	37-50	23-26	25-62	26-79	14-49	34-53

Monthly Rental	Lon-don, Ont.	Wind-sor, Ont.	Kitch-ener, Ont.	Brant-ford, Ont.	Winni-peg, Man.	Re-gina, Sask.	Saska-toon, Sask.	Cal-gary, Alta.	Edmon-ton, Alta.	Van-couver, B.C.	Victoria, B.C.
P.C. IN RENTED HOMES											
Total	100-00	100-00	100-00	100-00	100-00	100-00	100-00	100-00	100-00	100-00	100-00
Paying less than \$4.....	0-06	0-01	0-26	0-05	0-23	0-16	0-11	0-04	0-49	0-08	0-17
\$ 5-\$ 9.....	0-79	0-48	2-83	2-66	2-85	2-45	1-77	1-16	4-75	2-12	2-20
10-14.....	7-58	4-49	17-45	18-81	12-90	16-03	14-25	9-96	16-20	10-73	18-23
15-19.....	14-57	5-96	14-02	21-93	9-74	9-96	9-60	10-66	12-24	12-84	18-16
20-24.....	15-98	7-75	12-35	20-07	7-95	6-73	7-62	11-10	9-66	13-07	16-33
25-29.....	15-81	15-90	14-04	13-30	9-43	8-25	9-69	12-30	11-46	13-31	14-46
30-34.....	14-60	18-78	15-12	9-40	10-41	9-78	11-23	13-65	12-48	12-95	12-49
35-39.....	11-40	17-93	13-50	6-75	9-38	8-99	10-22	11-46	10-65	12-06	8-65
40-44.....	7-05	12-14	5-01	3-50	7-98	7-90	8-86	8-80	6-99	8-70	4-10
45-49.....	3-80	6-15	2-18	1-07	6-90	6-90	7-85	6-50	4-91	4-71	1-80
50-54.....	2-26	3-58	1-04	0-51	5-90	5-96	6-82	4-75	3-55	2-66	0-80
55-59.....	1-49	2-15	0-54	0-31	4-90	5-40	5-78	3-50	2-54	1-22	0-46
60 and over.....	4-61	4-68	1-66	1-64	11-43	11-49	6-20	6-12	4-08	5-55	2-15

Monthly Rental	Lon-don, Ont.	Wind-sor, Ont.	Kitch-ener, Ont.	Brant-ford, Ont.	Winni-peg, Man.	Re-gina, Sask.	Saska-toon, Sask.	Cal-gary, Alta.	Edmon-ton, Alta.	Van-couver, B.C.	Victoria, B.C.
P.C. IN OWNED HOMES											
Total	100-00	100-00	100-00	100-00	100-00	100-00	100-00	100-00	100-00	100-00	100-00
Paying less than \$4.....	0-31	0-17	0-15	0-30	0-37	0-81	3-47	0-95	4-60	0-88	0-45
\$ 5-\$ 9.....	0-98	0-51	0-34	2-60	1-86	6-02	7-44	4-02	11-83	4-74	3-30
10-14.....	4-58	1-02	0-86	9-90	5-35	7-61	8-07	7-55	11-84	9-36	9-29
15-19.....	9-95	2-22	1-64	13-60	8-43	7-29	8-06	9-85	11-26	12-61	14-39
20-24.....	13-19	4-62	2-89	15-38	10-83	7-15	8-00	11-25	11-51	15-37	16-76
25-29.....	14-15	7-68	8-35	15-12	11-87	7-82	7-89	11-87	11-46	14-22	14-84
30-34.....	13-37	9-50	14-33	12-20	11-64	8-58	8-32	10-83	9-58	11-44	11-24
35-39.....	10-59	10-67	19-52	7-90	10-66	9-24	9-34	8-80	7-46	7-37	7-58
40-44.....	7-59	9-97	16-99	6-00	9-04	8-54	8-00	7-25	5-43	5-69	4-82
45-49.....	5-19	8-65	10-40	4-75	6-59	7-50	6-48	5-75	3-60	4-21	3-22
50-54.....	3-86	7-50	6-40	3-50	4-48	6-50	5-24	4-50	2-55	2-98	2-40
55-59.....	3-10	6-43	3-95	2-26	3-15	5-50	4-19	3-45	1-98	1-86	1-90
60 and over.....	13-14	31-06	14-18	6-49	15-73	17-44	15-50	13-93	6-90	9-27	9-81

¹ Original data for rented homes smoothed to \$5 intervals; data for owned homes estimated by assuming the annual rental value to be 10 p.c. of recorded 1931 value.

TABLE 32. Relation of annual housing costs to income and buying costs for 473 Civil Service families, 1930-31

Item	Annual Average Income, Expenditure and Original Shelter Costs					P.C. of Income Included in Separate Items					P.C. of Buying Cost Included in Separate Items				
	Income Group					Income Group					Income Group				
	Total \$1,000-\$2,999	\$1,000-\$1,499	\$1,500-\$1,999	\$2,000-\$2,499	\$2,500-\$2,999	Total \$1,000-\$2,999	\$1,000-\$1,499	\$1,500-\$1,999	\$2,000-\$2,499	\$2,500-\$2,999	Total	\$1,000-\$1,499	\$1,500-\$1,999	\$2,000-\$2,499	\$2,500-\$2,999
	473 cases ¹	77 cases ¹	166 cases ¹	145 cases ¹	85 cases ¹										
	\$	\$	\$	\$	\$										
Salary.....	1,820.63	1,321.92	1,576.44	1,984.94	2,468.99	90.99	96.78	91.13	89.13	90.79	43.62	44.37	43.00	43.50	44.22
Income.....	2,000.87	1,365.91	1,729.90	2,226.99	2,719.51	100.00	100.00	100.00	100.00	100.00	47.94	45.85	47.18	48.80	48.71
Total expenditure.....	1,961.32	1,417.37	1,718.09	2,158.44	2,592.82	98.02	103.77	99.32	96.92	95.34	46.99	47.57	46.86	47.30	46.44
Total annual shelter cost.....	714.04	535.85	644.38	779.22	900.36	35.69	39.23	37.25	34.99	33.11	17.11	17.99	17.58	17.08	16.13
Depreciation (estimated).....	95.79	68.75	87.04	105.44	120.92	4.79	5.03	5.03	4.73	4.45	2.30	2.31	2.38	2.31	2.17
Interest loss (estimated).....	155.66	117.77	141.94	175.63	182.69	7.78	8.62	8.21	7.89	6.72	3.73	3.96	3.87	3.85	3.27
Cash outlay—															
Total.....	462.59	349.33	415.40	498.15	596.75	23.12	25.57	24.01	22.37	21.94	11.08	11.72	11.33	10.92	10.69
Exclusive of instalment and mortgage payments	247.72	177.55	228.81	266.27	316.62	12.38	13.00	13.23	11.96	11.64	5.93	5.95	6.24	5.84	5.68
Property taxes.....	115.57	82.59	103.68	123.87	154.52	5.78	6.05	5.99	5.86	5.68	2.77	2.77	2.83	2.71	2.77
Instalments payments.....	38.42	65.24	43.65	24.27	28.06	1.92	4.78	2.52	1.09	1.03	0.92	2.19	1.19	0.53	0.50
Mortgage interest.....	99.08	63.92	81.59	107.88	150.07										
Mortgage principal.....	77.37	42.62	61.35	99.73	102.00	8.82	7.80	8.26	9.32	9.27	4.23	3.58	3.90	4.55	4.51
Improvements during period Nov. 1/30-Oct. 31/31.....	42.70	35.57	42.04	43.49	49.12	2.13	2.61	2.43	1.95	1.81	1.02	1.19	1.14	0.96	0.88
Repairs and replacements.....	70.40	49.47	65.15	76.25	89.65	3.52	3.62	3.77	3.42	3.30	1.69	1.66	1.78	1.67	1.61
Fire insurance.....	10.56	6.47	10.45	11.23	13.32	0.53	0.47	0.61	0.51	0.49	0.25	0.22	0.29	0.25	0.24
Other items.....	8.49	3.45	7.49	11.43	10.01	0.42	0.25	0.43	0.52	0.36	0.20	0.11	0.20	0.25	0.18
Buying cost.....	4,174.04	2,979.37	3,666.44	4,563.51	5,583.22	208.61	218.12	211.95	204.92	205.30	100.00	100.00	100.00	100.00	100.00
Equity.....	2,558.94	1,869.72	2,255.24	2,850.50	3,279.07	127.89	136.88	130.37	128.00	120.58	61.31	62.76	61.51	62.46	58.73
Improvements prior to Oct. 31/31.....	529.59	368.46	513.08	659.83	485.62	26.47	26.98	29.66	29.63	17.86	12.69	12.37	13.99	14.46	8.70
Selling value.....	4,430.14	3,233.12	4,047.86	4,786.25	5,653.61	221.41	236.70	233.99	214.92	207.89	106.14	108.52	110.40	104.88	101.26

¹ 2-, 3- and 4-person families only.

TABLE 33. Summary of housing statistics, cities of 30,000 population and over, 1931

Item	Hali- fax, N.S.	Saint John, N.B.	Mont- real, Que.	Que- bec, Que.	Ver- dun, Que.	Tree- Rivers, Que.	Tor- onto, Ont.	Ham- ilton, Ont.	Ot- tawa, Ont.	Lon- don, Ont.
TOTAL HOUSEHOLDS										
Population, 1931.....	59,275	47,514	818,577	130,594	60,745	35,450	631,207	155,547	126,872	71,148
P.C. increase, 1921-31.....	1-55	0-74	32-35	37-19	142-97	58-49	20-95	36-26	17-65	16-71
P.C. in households.....	96-71	97-83	97-22	94-75	97-97	95-97	98-49	99-34	96-50	96-57
Total households.....	12,213	10,925	171,348	23,134	13,919	6,208	149,994	37,270	27,708	17,584
No. in hotels, boarding houses, etc.....	66	35	537	91	5	17	456	53	50	35
Ordinary households.....	12,147	10,890	170,811	23,043	13,914	6,191	149,538	37,217	27,658	17,549
One-family households.....	11,027	10,196	159,931	21,636	13,346	5,737	136,944	34,324	25,390	16,271
Multiple-family households.....	1,120	694	10,880	1,407	568	454	12,594	2,893	2,268	1,278
Multiple-family households occu- pying less than 5 rooms.....	214	52	1,829	312	143	67	912	183	148	45
No. of lodging families.....	1,207	733	11,818	1,543	599	481	14,052	3,091	2,438	1,358
No. per household of—										
Persons.....	4-55	4-21	4-60	5-29	4-27	5-45	4-10	4-12	4-40	3-88
Children ¹	2-03	1-91	2-21	2-86	2-07	3-06	1-59	1-70	1-96	1-52
Rooms.....	5-60	6-03	5-43	5-83	4-82	5-65	5-78	5-80	6-52	6-34
Rooms per person.....	1-23	1-43	1-18	1-10	1-13	1-04	1-41	1-41	1-48	1-64
Typical floor space in workmen's homes, (sq. ft.).....	850	650	650	-	-	-	720	750	800	750
P.C. of households occupying—										
Single houses.....	54-49	18-08	5-54	17-63	3-07	21-13	34-12	71-15	46-77	85-34
Semi-detached.....	12-37	3-16	5-40	15-57	3-11	16-30	43-19	12-58	17-16	5-65
Apartments and flats.....	28-66	77-98	86-27	62-23	93-62	55-24	13-96	12-12	22-97	7-95
Rows or terraces.....	4-48	0-78	2-79	4-57	0-20	7-33	8-73	4-15	13-10	1-06
OWNERS										
Total owned homes (ordinary households only).....	4,271	2,560	25,455	5,829	1,632	1,715	69,463	17,876	9,746	9,726
P.C. owned of total homes occu- pied.....	35-16	23-51	14-90	25-30	11-73	27-70	46-45	48-03	35-24	55-42
One-family households.....	3,788	2,358	23,638	5,388	1,544	1,545	62,963	16,389	8,841	8,982
Multiple-family households.....	483	202	1,817	441	88	170	6,500	1,487	905	744
Multiple-family households occu- pying less than 5 rooms.....	28	7	136	61	2	11	197	42	41	11
No. of lodging families.....	504	219	1,994	492	96	183	7,039	1,578	956	788
No. per household of—										
Persons.....	4-63	3-99	5-02	5-80	4-71	5-81	4-20	4-14	4-46	3-80
Children ¹	1-95	1-64	2-59	3-25	2-50	3-29	1-66	1-70	1-95	1-44
Rooms.....	7-18	7-18	6-82	7-26	5-89	6-66	6-77	6-55	7-71	6-80
Rooms per person.....	1-55	1-80	1-36	1-25	1-25	1-15	1-61	1-58	1-73	1-79
Average value of owned homes (\$) ²	5,100	4,600	6,600	6,800	5,400	5,600	6,500	4,800	6,100	4,600
P.C. of owned homes valued at—										
Less than \$3,000.....	29-93	41-20	23-69	21-81	31-43	26-74	7-15	23-94	21-46	31-05
\$3,000-\$4,999.....	31-61	25-52	25-04	22-71	28-35	29-34	35-48	35-26	23-30	39-67
\$5,000 and over.....	38-46	33-28	51-27	55-48	40-22	43-92	57-37	32-80	55-24	29-28
TENANTS										
Total rented homes (ordinary households only).....	7,876	8,330	145,356	17,214	12,282	4,476	80,075	19,341	17,912	7,823
P.C. rented of total homes occu- pied.....	64-84	76-49	85-10	74-70	88-27	72-30	53-55	51-97	64-76	44-58
One-family households.....	7,239	7,838	136,293	16,248	11,802	4,192	73,981	17,935	16,549	7,289
Multiple-family households.....	637	492	9,063	966	480	284	6,094	1,406	1,363	534
Multiple-family households occu- pying less than 5 rooms.....	186	45	1,693	251	141	56	715	141	107	34
No. of lodging families.....	703	514	9,824	1,051	503	298	7,013	1,513	1,482	570
No. per household of—										
Persons.....	4-51	4-28	4-53	5-12	4-22	5-32	4-02	4-10	4-36	3-98
Children ¹	2-07	1-99	2-15	2-73	2-02	2-98	1-54	1-69	1-96	1-61
Rooms.....	4-73	5-68	5-18	5-35	4-68	5-27	4-93	5-11	5-88	5-77
Rooms per person.....	1-05	1-33	1-15	1-05	1-11	0-99	1-23	1-25	1-35	1-45
Average rental as p.c. of aver- age family earnings ³	22-95	20-54	21-95	22-22	21-55	19-47	30-25	26-42	23-18	25-00
P.C. of tenants paying \$15 or less per month rental ³	25-69	37-19	18-37	17-71	7-06	27-00	8-24	14-78	10-09	11-03

¹ Children of lodging families not included.

² Includes only one-family households with wage-earner head and husband and wife living together.

³ Includes all households with husband and wife living together.


TABLE 33. Summary of housing statistics, cities of 30,000 population and over, 1931—Con.

Item	Wind- sor, Ont.	Kitch- ener, Ont.	Brant- ford, Ont.	Winni- peg, Man.	Re- gina, Sask.	Saska- toon, Sask.	Cal- gary, Alta.	Edmon- ton, Alta.	Van- couver, B.C.	Vic- toria, B.C.
TOTAL HOUSEHOLDS										
Population, 1931.....	63,108	30,793	30,107	218,785	53,209	43,291	83,761	79,197	246,593	39,082
P.C. increase, 1921-31.....	63.53	41.49	2.27	22.17	54.53	68.19	32.31	34.64	51.08	0.92
P.C. in households.....	99.17	99.28	99.09	98.88	98.21	98.31	98.29	97.90	97.59	94.96
Total households.....	14,923	7,204	7,503	48,583	12,074	9,769	20,543	19,007	61,268	10,523
No. in hotels, boarding houses, etc.....	23	15	16	289	57	71	172	139	738	92
Ordinary households.....	14,900	7,189	7,487	48,294	12,017	9,698	20,371	18,868	60,530	10,431
One-family households.....	13,715	6,725	7,012	44,790	11,476	9,180	19,319	18,054	57,436	9,919
Multiple-family households.....	1,185	464	475	3,504	541	518	1,052	814	3,094	512
Multiple-family households oc- cupying less than 5 rooms.....	73	27	24	447	83	84	164	148	616	51
No. of lodging families.....	1,231	488	498	4,104	585	578	1,143	889	3,363	548
No. per household of—										
Persons.....	4.18	4.20	3.95	4.37	4.26	4.25	3.94	3.99	3.72	3.43
Children ¹	1.75	1.80	1.65	1.82	1.84	1.82	1.61	1.75	1.46	1.27
Rooms.....	5.62	5.85	6.19	5.20	4.79	5.09	4.94	4.87	4.83	5.26
Rooms per person.....	1.34	1.39	1.57	1.19	1.12	1.20	1.25	1.22	1.30	1.53
Typical floorspace in workmen's homes, (sq. ft.).....	750	550	800	600	600	600	800	700	700	650
P.C. of households occupying—										
Single houses.....	69.51	80.37	85.51	72.56	81.37	84.97	80.64	81.16	80.38	80.54
Semi-detached.....	3.32	6.58	8.68	3.59	1.43	0.70	1.95	3.34	1.76	1.00
Apartments and flats.....	25.45	10.55	4.91	21.46	16.18	13.32	16.32	15.05	17.15	15.33
Rows or terraces.....	1.72	2.50	0.90	2.39	1.02	1.01	1.09	0.45	0.71	3.13
OWNERS										
Total owned homes (ordinary households only).....	5,951	4,070	4,036	22,712	6,048	5,189	10,526	10,007	30,884	4,890
P.C. owned of total homes oc- cupied.....	39.94	56.61	53.91	47.03	50.33	53.51	51.67	53.04	51.02	46.88
One-family households.....	5,353	3,766	3,733	20,905	5,746	4,894	9,884	9,543	29,192	4,599
Multiple-family households.....	598	314	298	1,807	302	295	642	464	1,692	291
Multiple-family households oc- cupying less than 5 rooms.....	15	4	9	108	32	39	46	59	256	14
No. of lodging families.....	644	328	312	1,949	316	329	681	501	1,780	300
No. per household of—										
Persons.....	4.33	4.36	3.86	4.66	4.58	4.46	4.23	4.24	3.89	3.53
Children ¹	1.83	1.91	1.55	2.09	2.08	1.99	1.83	1.95	1.61	1.31
Rooms.....	6.52	6.77	6.77	6.19	5.64	5.88	5.89	5.62	5.52	6.13
Rooms per person.....	1.51	1.55	1.75	1.33	1.23	1.32	1.39	1.32	1.42	1.74
Average value of owned homes (\$) ²	6,300	5,600	4,000	5,000	5,000	4,500	4,600	3,400	4,100	3,900
P.C. of owned homes valued at—										
Less than \$3,000.....	9.37	6.61	41.77	27.39	28.87	36.08	34.02	52.33	43.00	40.37
\$3,000-\$4,999.....	31.81	50.27	36.95	37.04	28.71	28.44	34.15	29.76	34.35	34.01
\$5,000 and over.....	58.82	43.12	21.28	35.57	42.42	35.48	31.83	17.91	22.65	19.62
TENANTS										
Total rented homes (ordinary households only).....	8,949	3,119	3,451	25,582	5,969	4,509	9,845	8,861	29,646	5,541
P.C. rented of total homes oc- cupied.....	60.06	43.39	46.09	52.97	49.67	46.49	48.33	46.96	48.98	53.12
One-family households.....	8,362	2,969	3,274	23,855	5,730	4,286	9,435	8,511	28,244	5,320
Multiple-family households.....	587	150	177	1,697	239	223	410	350	1,402	221
Multiple-family households oc- cupying less than 5 rooms.....	58	23	15	339	51	45	118	89	360	37
No. of lodging families.....	637	160	186	2,155	269	249	462	388	1,583	242
No. per household of—										
Persons.....	4.08	3.98	4.06	4.11	3.94	4.02	3.62	3.72	3.55	3.34
Children ¹	1.69	1.66	1.76	1.58	1.60	1.63	1.37	1.52	1.30	1.23
Rooms.....	5.02	4.63	5.51	4.32	3.93	4.19	3.92	4.03	4.12	4.49
Rooms per person.....	1.23	1.16	1.36	1.05	1.00	1.04	1.08	1.09	1.16	1.34
Average rental as p.c. of aver- age family earnings ²	31.82	25.74	24.47	28.23	28.93	27.42	27.05	24.58	26.79	21.62
P.C. of tenants paying \$15 or less per month rental ³	6.13	23.84	25.99	18.38	21.45	18.72	13.21	24.58	15.47	24.35

¹ Children of lodging families not included.² Includes only one-family households with wage-earner head and husband and wife living together.³ Includes all households with husband and wife living together.

C.3

STATISTICS CANADA LIBRARY
BIBLIOTHÈQUE STATISTIQUE CANADA



1010338003

Ca 005